



CONGRESSIONAL REPORT • 2015

National Credit Union Administration
Minority Depository Institutions Annual Report



NCUA is the independent federal agency created by the U.S. Congress to regulate, charter, and supervise federal credit unions. With the backing of the full faith and credit of the United States, NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of more than 102 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.

At [MyCreditUnion.gov](https://www.mycreditunion.gov) and [Pocket Cents](#), NCUA also educates the public on consumer protection and financial literacy issues.



Minority Depository Institutions Congressional Report • 2015

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Executive Summary

The National Credit Union Administration (NCUA) is pleased to communicate the third annual Minority Depository Institutions Report to Congress for the reporting period of July 1, 2014, through June 30, 2015. The report is submitted pursuant to Section 367 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), which requires NCUA to dedicate efforts toward preserving and encouraging minority depository institutions. This report documents those efforts pursuant to the preservation goals set forth in Section 308 of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA).¹ In addition, this report analyzes the composition and financial performance of minority depository institutions supervised by NCUA during the reporting period.

As of June 30, 2015, NCUA supervised 651 minority depository institutions, representing nearly 11 percent of all federally insured credit unions. This number also represents a decrease of 37 institutions from 2014. These minority-owned and managed credit unions continue to play an important role in their communities because they are often the only federally insured institutions serving low- to moderate-income, underserved and unbanked populations. Otherwise, low- to moderate-income consumers and businesses might have to use non-traditional venues to fulfill their financial needs or risk having them not met. For this reason, these minority depository institutions play a vital role in meeting the financial needs of growing populations of minorities, such as Hispanic Americans and Asian Americans, and historically underserved communities, such as Black Americans.

Recognizing the importance of minority depository institutions and the unique challenges they frequently face in serving their communities, NCUA is taking proactive steps toward preserving and encouraging minority depository institutions through its Office of Minority and Women Inclusion (OMWI). Established in January 2011, OMWI's charge is to establish and administer a program to preserve and encourage the formation of new minority depository institutions regulated or supervised by NCUA. In 2015, NCUA finalized the Minority Depository Institution Preservation Program Interpretative Ruling and Policy Statement (No. 13-1) that outlines the agency's initiatives to preserve minority depository institutions.

¹ FIRREA Section 308 goals are to preserve the present number and character of minority depository institutions; provide technical assistance to prevent insolvency of minority depository institutions not now insolvent; promote and encourage the creation of new minority depository institutions; and provide technical assistance, and educational programs.

During this reporting period, NCUA offices took several actions to preserve minority depository institutions. Examples of these actions include:

- NCUA's Office of Small Credit Union Initiatives:
 - Provided minority depository institutions with technical and financial assistance, consulting, educational programs, videos, webinars, publications and other educational tools.

- NCUA's field examiners supervising minority depository institutions:
 - Provided assistance and guidance on examination, compliance and strategic issues between examination and supervision contacts;
 - Facilitated the establishment of more than 20 mentor relationships between minority depository institutions and other credit unions; and
 - Assisted in resolving issues relating to field-of-membership expansions and negotiating financial support to sustain minority depository institutions.

- NCUA's Office of Consumer Protection:
 - Provided guidance to six groups to assist in establishing new minority depository institutions;
 - Approved a federal credit union charter that established a new minority depository institution;
 - Assisted 37 minority depository institutions by approving a request to convert to a community charter, adding two underserved areas, and allowing 212 select occupational or associational groups to become potential members. These actions helped 868,840 people gain access to affordable financial services and provided the credit unions the ability to grow and strengthen their operations;
 - Designated 19 minority depository institutions as low-income credit unions, which allows them use of NCUA's financial assistance; and
 - Developed webinars and other tools to provide education on consumer compliance regulatory issues and financial literacy.

Moreover, the agency fine-tuned its systems to track and monitor efforts to preserve and encourage minority depository institutions. With these systems, NCUA enhanced its ability to document and report on actions taken to ensure minority depository institutions receive the technical assistance, training, educational programs, mentoring, chartering and other resources they need to thrive.

Additionally, OMWI continued to reach out to credit unions predominantly serving Black Americans, Hispanic Americans, Asian Americans, and Native Americans to educate them on the benefits of the minority depository institution designation as a means of increasing the number of identified minority institutions. This outreach was done indirectly through the trade associations serving these institutions.

Moving forward, NCUA plans to examine trends in the challenges and barriers that hinder the preservation and growth of minority depository institutions and pursue regulatory remedies and legislative changes, where appropriate, as well as proactive solutions, to allow these entities to thrive.

Minority Depository Institution Preservation Program

The NCUA Board approved the final Minority Depository Institution Preservation Program Interpretive Ruling and Policy Statement, No. 13-1, on June 18, 2015. The final policy statement details the program's objectives for preserving and encouraging minority depository institutions in accordance with the goals set forth in FIRREA. These goals are also consistent with NCUA's mission and the strategic goal of ensuring a safe, sound and sustainable credit union system.

The policy statement defines a "minority depository institution" and highlights the program's features. The program offers a variety of initiatives to help preserve and strengthen the viability of minority-owned depository institutions. Currently, these initiatives include supplemental examiner guidance, consulting, educational opportunities and financial assistance for those designated as primarily serving low-income members.

To participate in the program's initiatives, a federally insured credit union must self-certify as meeting the minority depository institution criteria through NCUA's Credit Union Online Profile and Call Report System. To qualify as a minority depository institution, a federally insured credit union's percentage of minority board members, minority current members and minority potential members in the community served must each exceed 50 percent.

NCUA relies upon the definition of a "minority" found in Section 308 of the FIRREA. This definition includes any "Black American, Asian American, Hispanic American, or Native American." NCUA also considers a multi-racial or multi-ethnic person who identifies with one or more of these groups as an eligible minority for the program.

As of June 30, 2015, 651 credit unions self-certified as meeting the minority depository institution criteria using NCUA's Credit Union Online Profile and Call Report System. This number represents a decline of 37 institutions from June 30, 2014, and is largely due to mergers and liquidations. Eighty-one percent of minority depository institutions had total assets of less than \$50 million at the end of the second quarter. With these limited resources, it is difficult for these institutions to offer competitive services and comply with increasingly complex regulations.

To help more credit unions thrive, the NCUA Board in September raised the asset ceiling for a small credit union from \$50 million to \$100 million under the Regulatory Flexibility Act. The change makes an additional 733 federally insured credit unions (including an additional 49 minority depository institutions) eligible for special consideration of regulatory relief in future rulemakings and assistance from NCUA's Office of Small Credit Union Initiatives, including training and consulting. In all, 4,690

federally insured credit unions, including 579 minority depository institutions, or eighty-nine percent, will now be classified as small. The results of this change will be reflected in next year's congressional report.

The remaining decline in the number of minority depository institutions resulted from the revision of the minority depository institution definition in the final policy statement that required a majority of the board members to meet the minority criteria instead of a majority of the senior management team. Finally, part of the decline also resulted from credit unions that inappropriately self-identified as a minority depository institution despite not meeting the minority senior management criteria.

Minority Depository (Credit Union) Institutions

A credit union is a member-owned and controlled, not-for-profit cooperative financial institution formed to permit groups of people to save, borrow and obtain financial services and participate in its management. The member ownership and control characteristics make credit unions unique. For this reason, minority ownership is defined by the minority composition of the credit union's current and potential membership, as well as the minority composition of its board of directors.

NCUA regulated or supervised 651 federally insured credit unions that qualify as minority depository institutions as of June 30, 2015. These institutions represent 11 percent of all federally insured credit unions. The number of institutions declined by 37, or 5 percent, since June 30, 2014. This rate of decline is slightly higher than the rate for all federally insured credit unions, which declined by 4 percent during the same period.

Appendix 1 contains a complete listing of the minority depository institutions regulated by NCUA, as of June 30, 2015.

The breakdown of these institutions by racial or ethnic representation is shown in the table below.

	June 2014 Credit Unions	June 2015 Credit Unions	Total Members	Total Shares	Total Assets
Black American	339	323	868,442	\$4,902,970,766	\$5,857,060,192
Hispanic American	118	115	1,294,077	\$9,005,147,592	\$10,441,292,566
Asian American¹	55	56	364,283	\$4,001,004,236	\$4,579,950,376
Native American	13	14	39,137	\$146,406,493	\$178,300,429
Multi-Cultural²	162	143	1,909,615	\$14,365,497,121	\$16,877,298,896
Total Minority Depository Institutions	688	651	4,475,554	\$32,421,026,208	\$37,933,902,459
Total Federally Insured Credit Unions	6,429	6,159	101,084,138	\$986,821,841,167	\$1,168,257,119,531

¹Asian Americans include Native Hawaiian and Other Pacific Islanders.

²Multi-Cultural is two or more racial backgrounds at the same minority depository institution, such as Black Americans and Hispanic Americans.

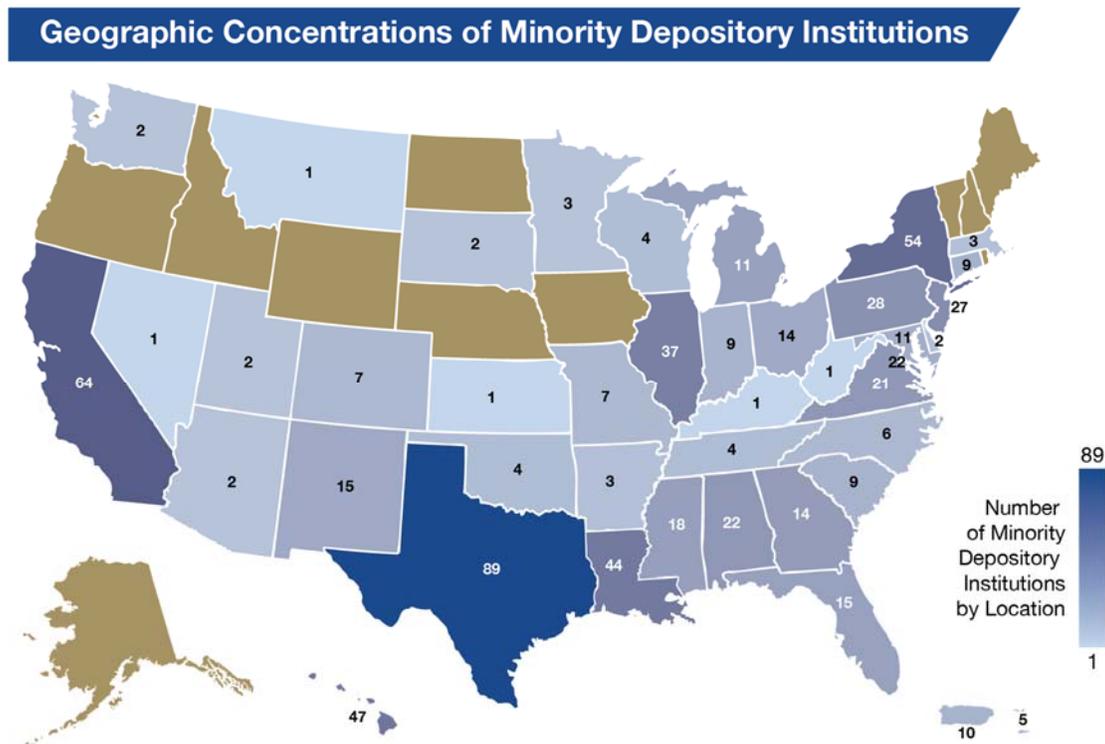
Source: NCUA Call Report Data

The 651 minority depository institutions had total assets of more than \$37.9 billion and are owned by nearly 4.5 million members with shares totaling \$32.4 billion. The total shares and assets of minority depository institutions represent about 3 percent of the total shares and assets in all federally insured credit unions. The 4.5 million members

that own these minority depository institutions represent 4 percent of the total members of all federally insured credit unions.

Geographic Concentrations of Minority Depository Institutions

The map below shows the geographic locations and the concentrations of the 651 minority depository institutions as of June 30, 2015.



States with the highest concentration of minority depository institutions are:

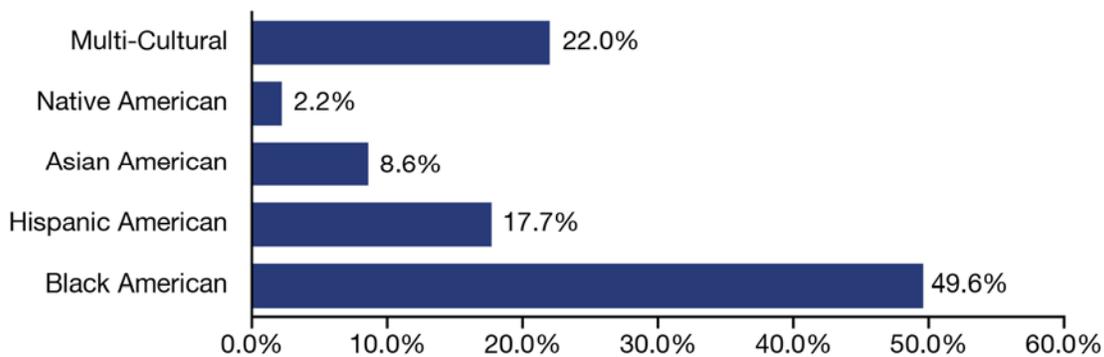
- Texas, with 89 institutions;
- California, with 64 institutions;
- New York, with 54 institutions;
- Hawaii, with 47 institutions;
- Louisiana, with 44 institutions; and
- Illinois, with 37 institutions.

States or U.S. territories with no minority depository institutions (in gold) include Alaska, Idaho, Iowa, Maine, Nebraska, New Hampshire, North Dakota, Oregon, Rhode Island, Vermont, Wyoming and Guam (not pictured).

Composition of Minority Depository Institutions

Since June 30, 2014, the number of minority depository institutions declined from 688 to 651, while their total assets increased from \$36.9 billion to \$37.9 billion. The current distribution by category and average shares and average assets remained relatively constant over the last year. The chart shows the distribution of the number of minority depository institutions by ethnicity.

Minority Depository Institutions by Ethnicity



Source: NCUA Call Report Data

The number of Black American institutions continued to comprise almost half of all minority depository institutions. These credit unions had smaller average share deposits per member and average asset sizes per institution, when compared to Asian American and Hispanic American institutions. Members of Black American institutions had an average share deposit of \$5,646, compared to members who had an average share deposit of \$10,983 in Asian American institutions and \$6,959 in Hispanic American institutions.

When excluding the multi-cultural institutions, the Hispanic American institutions consistently represent the majority of deposits in minority depository institutions according to their total share deposits, total assets and average asset size. Hispanic American institutions' share deposits total \$9 billion and assets total \$10.4 billion. These assets represent 27 percent of the total assets in all minority depository institutions. Hispanic American institutions also had the largest average asset size of \$90.8 million.

Black American and Asian American institutions had the next highest deposits of minority depository institutions—with total share deposits of \$4.9 million and total assets of \$5.9 billion in Black American institutions, and total share deposits of \$4 million and total assets of \$4.6 billion in Asian American institutions. Meanwhile, Black American and Native American institutions are still the smallest in asset sizes, as evidenced by their average asset size of \$18.1 million and \$12.7 million, respectively.

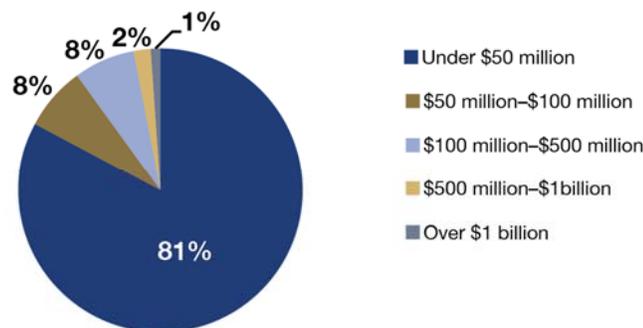
Even though the Black American institutions had smaller asset sizes, their total number of institutions comprise nearly half of all minority depository institutions, as previously mentioned. In addition, their members represent 19 percent of members and 16 percent of the total assets in all minority depository institutions.

Hispanic American institutions represent 18 percent of total minority depository institutions, while their members represent 29 percent of all members and total assets equal almost 28 percent of the total assets of all minority depository institutions. Asian American minority depository institutions represent 9 percent of all minority depository institutions, while their members represent 8 percent of total members and their assets represent 12 percent of total assets of all minority depository institutions.

Multi-cultural institutions equal 22 percent of all minority depository institutions. Their total assets, averaging \$118 million per credit union, comprise the majority of total assets in all minority depository institutions. Their members represent 43 percent of all members and their total assets represent 45 percent of the total assets in all minority depository institutions.

The following chart illustrates the percentage of total minority depository institutions within certain asset ranges.

Minority Depository Institutions by Asset Size



Source: NCUA Call Report Data

As noted earlier, 81 percent of minority depository institutions had total assets of \$50 million or less, which is significantly higher than the credit union system overall, where approximately two-thirds of all federally insured credit unions had less than \$50 million in assets during the reporting period. Approximately 8 percent of minority depository institutions had total assets ranging from \$50 million to \$100 million. Another 8 percent had assets of \$100 million to \$500 million, as of June 30, 2015.

Due to the minority depository institutions' small asset sizes, most are challenged by the lack of sufficient resources, demonstrating their need for technical assistance and other support from NCUA in expanding their operations, services and fields of membership.

Key Financial Indicators

Overall, minority depository institutions are financially sound. Most institutions had satisfactory CAMEL composite ratings and adequate net worth ratios. NCUA uses both measurements as key indicators of federally insured credit unions' safety and soundness.

CAMEL Ratings

CAMEL is NCUA's internal rating system used for evaluating the safety and soundness of credit unions on a uniform basis, determining the degree of potential risk to the National Credit Union Share Insurance Fund, and identifying those credit unions requiring special supervisory attention or concern. The system is based upon an evaluation of five critical elements of a credit union's operations: capital adequacy, asset quality, management, earnings, liquidity and asset and liability management.

In composite and component CAMEL ratings, a rating of 1 is the best and a rating of 5 means a credit union has severe to significant weaknesses.

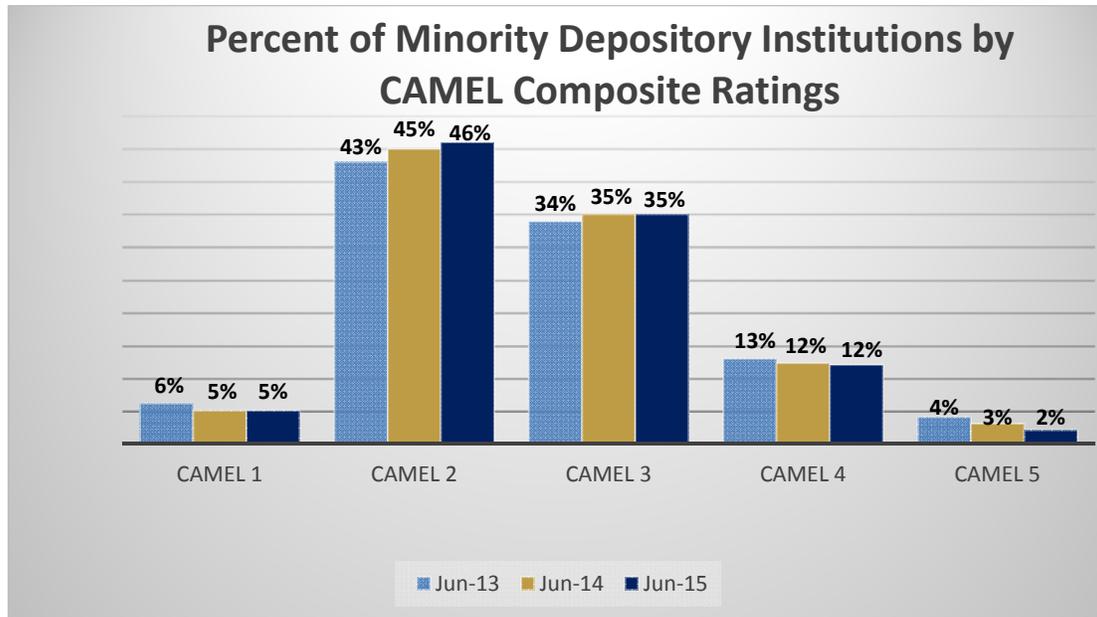
The CAMEL composite rating for the vast majority of minority depository institutions continues to be 3 or better. As of June 30, 2015, 562 institutions, or 86 percent, fell into the following CAMEL composite ratings:

- 5 percent of minority depository institutions had a CAMEL composite rating of 1, compared to 14 percent for all federally insured credit unions. This rating means these credit unions are sound in every respect and any weaknesses are minor.
- 46 percent of minority depository institutions had a CAMEL composite rating of 2, compared to 61 percent for all federally insured credit unions. This rating means these credit unions are fundamentally sound and exhibit moderate weaknesses.
- 35 percent of minority depository institutions had a CAMEL composite rating of 3, compared to 21 percent for all federally insured credit unions. This rating means these credit unions exhibit a combination of weaknesses that may range from moderate to severe.

A total of 89 minority depository institutions are CAMEL composite codes 4 or 5. These troubled credit unions represent 14 percent of all minority depository institutions,

compared to 4 percent of all federally insured credit unions rated as CAMEL codes 4 or 5.

The following chart shows a comparison of the percentage of minority depository institutions by CAMEL composite ratings in 2013–2015, as of June 30 of each year.



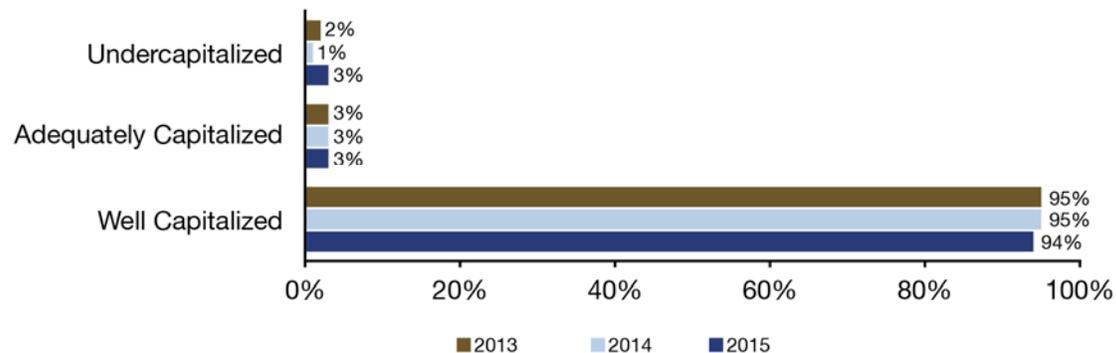
Net Worth

Net worth is the balance of the credit union’s retained earnings at quarter end, as determined under generally accepted accounting principles. Retained earnings consist of undivided earnings, regular reserves and any other appropriations designated by management or regulatory authorities.

The majority of the minority depository institutions continue to have strong capital positions, which enhances their ability to sustain unknown losses and maintain their economic viability. As of June 30, 2015, the average net worth for all minority depository institutions was 14.8 percent, compared to the average net worth of 10.9 percent for all federally insured credit unions.

The chart on the following page shows the net worth in minority depository institutions has been relatively constant since 2013.

Net Worth in Minority Depository Institutions 2013–2015



Source: NCUA Call Report Data

According to the June 30, 2015, Call Report data, 614 institutions or 94 percent of all minority depository institutions are considered, by statute, to be well capitalized with a net worth ratio of 7 percent or above. Three percent, or 17 institutions, are considered adequately capitalized with a net worth of 6.00–6.99 percent. However, the remaining 3 percent, or 20 institutions, are undercapitalized with net worth ratios ranging from a negative 1.49 percent to a positive 5.87 percent.

Most credit unions that are undercapitalized are subject to Prompt Corrective Action, as prescribed in Part 702 of NCUA’s Rules and Regulations. This regulation establishes mandatory and discretionary supervisory actions, including the development and implementation of a viable Net Worth Restoration Plan to return the credit union to a sound financial condition.

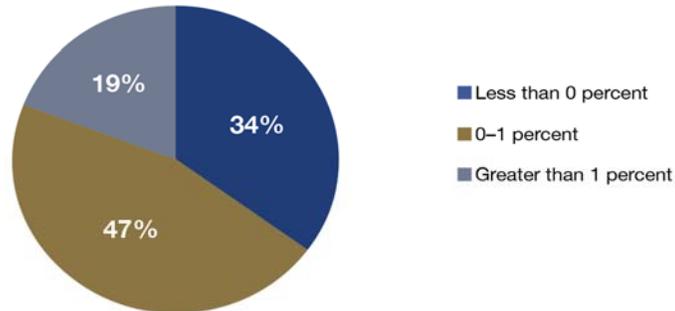
Return on Average Assets

Net income is the revenue remaining after covering all operating costs. The return on average assets is the ratio of net income to average total assets, which measures how efficiently an institution is using its assets to generate net income.

As of June 30, 2015, the average return on assets ratio among all minority depository institutions was negative 0.26 percent, compared to the average return on assets ratio of 0.81 percent for all federally insured credit unions. The primary reason for the smaller return on assets in minority depository institutions is their higher overall operating expenses. Also, the negative 0.26 average ratio reflects a decline from 0.59 percent as of June 30, 2014.

Even though the average return on assets declined, 66 percent of minority depository institutions continued to earn sufficient revenue to cover their operating costs, as shown in the chart on the following page.

Minority Depository Institutions Return on Assets Ratios



Source: NCUA Call Report Data

A total of 432 minority depository institutions, representing a decline of 17 institutions, or 4 percent, experienced positive returns-on-assets ratios or net earnings. Of the 432 institutions, 310 institutions (47 percent) achieved net earnings of 0–1 percent of average assets, while 122 institutions (19 percent) achieved net earnings greater than one percent of average assets. These net earnings strengthen capital positions and help to sustain operations.

The remaining 219 institutions (34 percent) experienced challenges in meeting operating costs. This number represents a decline of 20 institutions since last year. In most cases, these institutions experienced higher expenses related to problem loans, overhead, and products and services. Minority depository institutions had an average operating expenses-to-gross income ratio of 153.07 percent, compared to 66.39 percent for all federally insured credit unions.

This demonstrates the need of minority depository institutions for monetary assistance in funding operations and providing needed products and services while also achieving sufficient profitability to sustain their viability. Therefore, NCUA examiners and economic development specialists will continue to guide officials on ways to increase revenue, reduce operating expenses or some combination of both.²

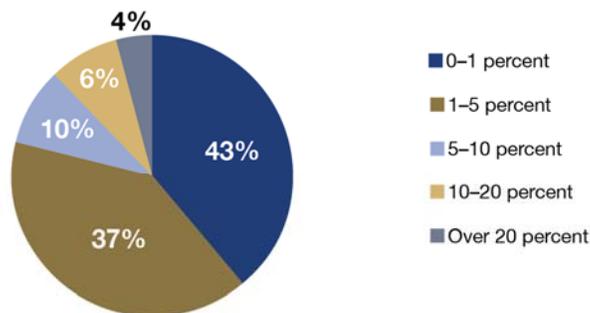
Finally, through the Community Development Revolving Loan Fund, NCUA provides grants and loans to low-income designated credit unions, many of which are minority depository institutions, to help these credit unions develop new products and services, train staff or upgrade technology. The agency also offers grants to help low-income designated credit unions become certified as Community Development Financial Institutions, thereby enabling them to access additional funding through initiatives sponsored by the U.S. Treasury.

² Economic development specialists work in NCUA’s Office of Small Credit Union Initiatives. They provide consulting and technical assistance to credit unions involved in the office’s programs.

Loan Delinquency

The loan delinquency ratio represents the portion of an institution's loan portfolio that is delinquent from missed loan payments. Only loans 60 or more days past due are included in NCUA's loan delinquency ratio calculations. The chart below shows the majority of minority depository institutions had loan delinquency ratios in excess of 1 percent.

Minority Depository Institutions' Delinquency Ratios



Source: NCUA Call Report Data

In all, 369 or 57 percent of minority depository institutions had loan delinquency ratios in excess of 1 percent. The average loan delinquency ratio for all minority depository institutions was 4.10 percent, while the average loan delinquency ratio was 0.74 percent for all federally insured credit unions as of June 30, 2015.

Institutions serving low- to moderate-income individuals generally experience higher levels of delinquent loans than other financial depository institutions. Approximately 71 percent of minority depository institutions (or 465) had low-income designations and represent members who predominantly live in low- to moderate-income areas and communities.³ Often, these individuals use nontraditional sources to meet their financial needs. These statistics illustrate the continuing need for additional financial literacy education.

³ A low-income credit union is one in which a majority of its membership (50.01 percent) qualifies as low-income members. Low-income members are those members who earn 80 percent or less than the median family income for the metropolitan area where they live, or the national metropolitan area, whichever is greater. In non-metropolitan areas, the qualification threshold is a median family income at or below 80 percent of the state median family income for non-metropolitan areas, or, if greater, the national median family income for non-metropolitan areas. Under the Federal Credit Union Act, the low-income designation offers certain benefits and regulatory relief, such as an exemption from the statutory cap on member business lending, eligibility for Community Development Revolving Loan Fund grants and low-interest loans, the ability to accept deposits from non-members, and authorization to obtain supplemental capital.

Financial Literacy Initiatives

NCUA works with minority depository institutions to assist them in providing financial literacy training to their members. The agency's financial literacy initiatives provide personal finance resources to credit unions and their members. Examples of these resources include:

- [MyCreditUnion.gov](#), the agency's consumer website, and its financial literacy focused microsite, [Pocket Cents](#), feature easy to use, personal finance educational information, tools and resources. The website is also available in Spanish. Examples of the types of content available, include:
 - [Paying Off Credit Cards](#)
 - [Start Your Savings](#)
 - [Buying a Car](#)
 - [Dealing with Debt](#)
 - [Credit Reports and Credit Scores](#)
 - [Understand Your Credit Card Statement](#)
 - [Financial Tools and Resources](#)
- [Hit the Road](#) is an interactive personal finance tool that teaches young people the value of saving, budgeting, and making smart financial decisions while on a road trip across the country.
- [Your Financial Future is Brighter with Savings](#) video highlights the importance of saving.
- A variety of videos, webinars and blog posts highlighting the importance of consumer financial protection and how consumers can protect themselves from fraud, scams and other risky financial behavior.

Actions to Preserve Minority Depository Institutions

NCUA's Minority Depository Institution Preservation Program offers a variety of initiatives to preserve and strengthen minority depository institutions. The program's features are designed to help minority depository institutions thrive, and they will vary depending on the particular needs of a minority depository institution.

The agency continued to implement actions to preserve minority depository institutions and formalize systems to document these efforts and monitor our progress. Our primary tracking system revealed notable actions taken by the agency's staff to preserve minority depository institutions from July 1, 2014, through June 30, 2015.

Field examiners provided the majority of NCUA's technical assistance guidance for minority depository institutions. Other offices that played vital roles in preserving minority depository institutions include the Office of Consumer Protection, which oversees chartering and field-of-membership expansions, and the Office of Small Credit Union Initiatives, which provides technical assistance, training and funding to small and low-income designated credit unions.

Preserving the Number of Minority Depository Institutions

NCUA executed many initiatives to preserve minority depository institutions. These efforts consisted of various forms of training, technical assistance and educational programs.

Self-certification as a minority depository institution and participation in the Minority Depository Institution Preservation Program are voluntary. The agency allows minority depository institutions to change their minority designation and drop in and out of the program at any time, which resulted in the numbers of minority depository institutions fluctuating each reporting year.

The total number of minority depository credit unions declined from 688 to 651 since the previous reporting period. This decline of 37 institutions is primarily due to mergers and liquidations. The most common reasons for the mergers or liquidations were the:

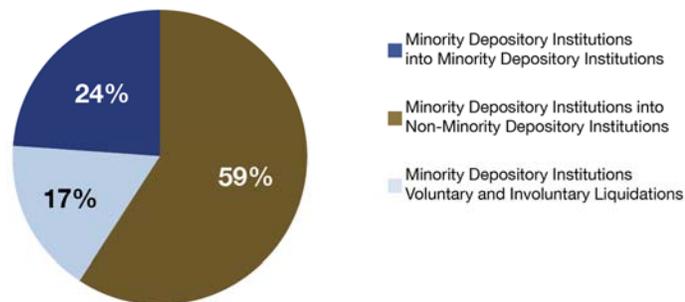
- The inability to grow and generate sufficient earnings to allow the offering of competitive products and services;
- The inability to invest in and or stay abreast of new technology; and
- Difficulty in meeting NCUA's and other regulatory agencies' compliance requirements.

Preserving the Character of Minority Depository Institutions

Whenever possible, NCUA’s regional staff seeks to preserve the character of troubled minority depository institutions by encouraging a merger with another minority depository institution.⁴ However, in the cases of voluntary mergers or voluntary liquidations, NCUA has little control over a board of directors’ selection of a financially sound merger partner or decision to liquidate the institution.

During the reporting period, a total of 41 minority depository institutions either merged with another institution or were liquidated, representing an increase of 11 institutions when compared to the previous reporting period. The chart shows the percentage of mergers and liquidations involving minority depository institutions during the reporting period.

Mergers and Liquidations of Minority Depository Institutions



Source: NCUA

Of these 41 minority depository institutions, 34 institutions or 83 percent, were mergers, while the remaining seven institutions or 17 percent, involved liquidations. Of the seven liquidations, five minority depository institutions were involuntarily liquidated, with two institutions as a precursor to a purchase and assumption by non-minority depository institutions. The board of directors of these two minority depository institutions approved the voluntary liquidations as a payout to their members.⁵

⁴ NCUA Rules and Regulations, Section 701.14(b)(3) defines “troubled condition” as any insured natural person credit union that has been assigned a CAMEL composite rating of 4 or 5 by NCUA or the state supervisor, or that has been granted assistance as outlined under Section 208 or 216 of the Federal Credit Union Act.

⁵ A majority of members of a financially sound credit union may vote to cease operations and place the institution into voluntary liquidation. The assets are then converted to cash to pay the liabilities and the members.

Of the 34 merger consolidations, NCUA was successful in merging ten institutions, or 24 percent of the 41 institutions that were merged or liquidated during the reporting year, into another minority depository institution to preserve their minority character.

Twenty-four institutions, or 59 percent of the 41 minority depository institutions, were either merged with or assumed by non-minority depository institutions. Of the 24 mergers or assumptions into non-minority depository institutions, 21 were voluntary. Three mergers, characterized as non-voluntary, proceeded despite NCUA's attempts to locate interested minority depository institutions.

Providing Proactive Technical Assistance to Prevent Insolvency of Minority Depository Institutions

NCUA provides many forms of technical assistance to prevent the insolvency of minority depository institutions. Examples of this assistance during the reporting period include:

- An examiner coordinated a mentor relationship between a minority depository institution and a large credit union that provided assistance in the form of bank reconciliations and subsidizing operating expenses monthly.
- Examiners provided extensive guidance to two newly chartered minority depository institutions—with frequent onsite contacts, phone calls and emails—to help management develop sound policies and procedures, understand potential risks to their institutions and create effective internal controls.
- An examiner facilitated finding an interim manager to develop sound operational procedures and practices for a minority depository institution. The examiner worked with the interim manager in developing sound operational policies. The examiner also worked with the board in their search for a new manager and ensured they understood the skills and qualities needed for the job. The board hired a new, full-time permanent manager with the needed skills.
- Examiners and economic development specialists provided guidance to three minority depository institutions on improving their business and marketing plans to ensure the approval a community charter conversion and the addition of underserved areas.
- An examiner facilitated a request for continued financial support in the form of office space following the sponsor's move. This allowed the minority depository institution to continue operations and service to members at the most economical cost.

NCUA staff will continue to monitor the effectiveness of these efforts. NCUA will also examine merger and liquidation trends to find additional, unique and effective ways of providing this assistance to minority depository institutions to help them sustain their operations and thrive.

Promoting the Creation of Minority Depository Institutions

NCUA promotes the creation of new minority depository institutions by providing interested groups with assistance in preparing the new charter and field-of-membership applications. The goals of the chartering and field-of-membership policies are to:

- Uphold the requirements of the Federal Credit Union Act;
- Encourage the formation of credit unions;
- Promote thrift and credit extension;
- Promote credit union safety and soundness; and
- Make quality credit union services available to all eligible persons.

NCUA's Office of Consumer Protection administers programs that promote the creation of new and more viable credit unions by processing new charter and field-of-membership applications. Additionally, NCUA's economic development specialists assist in achieving these goals by providing:

- Groups with assistance in developing charter applications and acceptable business plans; and
- Credit unions with assistance in developing field-of-membership expansions, including adding an occupational or associational group, adding an underserved area, and converting charters to another common bond, such as community charters or single- to multiple-employee or associational groups.

During the reporting period, NCUA approved one new charter for a Native American institution. The new charter was issued to Seneca Nations of Indians Federal Credit Union in May 2015. This minority depository institution serves employees and members of the Seneca Nation of Indians who qualify for membership in accordance with its constitution. In addition, the Office of Consumer Protection is working with six more groups interested in establishing new minority depository institutions.

In September 2014, the Office of Consumer Protection published the [Federal Credit Union Application Guide](#) to provide groups direction in applying for a federal credit union charter. The guide contains step-by-step guidance and examples to help the proposed federal credit union group navigate the process successfully. This guide is available on NCUA's website at <http://go.usa.gov/3h9Cw>.

Providing Training, Technical Assistance and Educational Programs

NCUA’s training, technical assistance and educational programs are predominantly provided by the Office of Small Credit Union Initiatives. Examiners also play an essential role in providing training, guidance, and facilitating partnerships and mentor relationships for minority depository institutions under their supervision.

From July 1, 2014, to June 30, 2015, the training, technical assistance and educational programs provided to minority depository institutions included consulting services, low-income designation approvals, field-of-membership expansion approvals, grants and loans, and other training and education programs.

Consulting and Guidance

NCUA provides consulting services to officials of newly chartered, small, minority and low-income designated credit unions for a variety of operational and management matters. In addition, examiners work with credit union management to resolve any concerns that arise during an examination or supervision contact.

From July 1, 2014, to June 30, 2015, economic development specialists in conjunction with examiners provided guidance on 350 areas of interest to 287 minority depository institutions. The chart below illustrates the various types of consulting and guidance provided by NCUA.

Number and Types of Consulting and Guidance for Minority Depository Institutions



Source: NCUA

The most common consulting and guidance provided to minority depository institutions involved strategic planning and related issues, recordkeeping and accounting, management and staff training, supervisory committee and internal controls, mentor relationship facilitation, lending, collections, trouble debt resolution, consumer compliance and examination concerns.

Field-of-Membership Expansions

NCUA's Office of Consumer Protection processes field-of-membership expansions that allow a federal credit union to expand its charter to make additional members eligible to join the institution. These expansions play a role in helping these institutions become more economically viable. During the reporting period, this office approved 212 groups with potential members of 868,840 to the fields of membership of 37 minority depository institutions. Some of the most significant expansions include:

- **EWA Federal Credit Union**: This Asian American institution was approved for a community charter conversion. The conversion allowed the credit union to serve persons who live, work, worship, or attend school in, and businesses and other legal entities located in the EWA Neighborhood Board No. 23, as described by the city and county of Honolulu Neighborhood Commission Office. The community population is 65,260.
- **Hartford Municipal Employees Federal Credit Union**: This Black and Hispanic American institution was approved to serve an underserved area consisting of 59 census tracts in the City of Hartford, Connecticut. The area's population is 196,195.
- **Fleur-De-Lis Federal Credit Union**: This Black American institution was approved to serve an underserved area consisting of 162 census tracts in Orleans Parish, Louisiana. The area's population is 216,986.

Low-Income Designations

NCUA's Office of Consumer Protection designated an additional 19 minority depository institutions as low-income during the reporting period (see Appendix 2). To qualify as a low-income credit union, a majority of a credit union's members must meet low-income thresholds based on data from the 2010 United States Census. The designation offers several benefits to credit unions, including grants and loans from the Community Development Revolving Loan Fund, access to secondary capital and greater member business lending opportunities.

As of June 30, 2015, 465 minority depository institutions were designated as low-income, which represents 71 percent of all minority depository institutions. The 465 low-income designated minority depository institutions also represent 20 percent of all credit unions (2,305) designated as low-income.

Grants and Loans

Established by Congress, the Community Development Revolving Loan Fund makes loans and grants to low-income designated credit unions. Congress established this fund to stimulate economic growth and development in low-income communities. The funding for grants and loans comes from congressional appropriations and loan interest and principal repayments. NCUA's Office of Small Credit Union Initiatives administers the program.

Grants: From July 1, 2014, through June 30, 2015, NCUA awarded \$21,219 in grants from the Community Development Revolving Loan Fund to three minority depository institutions for urgent needs, such as building repairs and technology purchases.

In addition, 66 minority depository institutions received 75 other grant awards totaling \$307,500 for the following purposes:

- Collaboration;
- New Products and Services;
- Staff and Officials Training;
- Student Internships; and
- Community Development Financial Institution Certification assistance.

Grants to minority depository institutions totaled \$328,719 or 20 percent of the \$1,623,250 in grant funding awarded during the reporting period. Appendix 3 contains a list of the minority depository institutions that received these grants.

Loans: During the same reporting period, one minority depository institution received \$250,000, or 19.5 percent, of the \$1,280,000 in total loans disbursed. The loan proceeds provided a funding source for consumer and mortgage loans to members. Appendix 3 lists the minority depository institution that received this loan from NCUA.

Training and Educational Programs

NCUA continues to offer training through the Office of Small Credit Union Initiatives, to credit unions—regardless of asset size—in various forms, including videos, webinars, and publications. All of NCUA's training is provided at no cost to credit unions.

Videos and Webinars: The agency developed videos and webinars to provide training to credit union officials and staff on a variety of topics that are helpful to minority depository institutions. NCUA offers this training on the agency's website and its [YouTube channel](#).

The topics featured included:

- Opportunities in the Underserved Market
- NCUA 2015 Grants and Loans Opportunities
- Cyber Security – The Basics
- Building a Loan Portfolio
- Successful Strategies for Field of Membership Expansion
- Balancing Loan Portfolios with Small Business Administration Guarantees
- Internal Controls
- Deterring, Preventing and Detecting Employee Dishonesty
- Community Development Financial Institution Fund Certification
- Mobile Apps
- Merger Best Practices
- Product Pricing: Getting It Right
- Remittances
- Business Continuity Planning and Disaster Recovery

A total of 510 staff members from 433 minority depository institutions participated in the webinars and webcasts, representing 5 percent of all participants, during the reporting period.

Publications: The Office of Small Credit Union Initiatives prepared publications and whitepapers as additional forms of education to minority, low-income and small credit unions. Examples of these publications, found on NCUA’s website, include:

- [Maximizing the Low-Income Designation](#)
- [Truth in Mergers: A Guide for Merging Credit Unions](#)
- [Credit Union Leadership Resource Manual](#)
- [Impact Analysis Study](#)

Outreach and Partnerships Programs

NCUA continued to focus on improving the agency’s communications to minority, low-income and small credit unions through a monthly newsletter, an online Frequently Asked Question (FAQ+) system and partnerships.

FOCUS is a monthly electronic newsletter providing news, educational articles, and upcoming opportunities relating to consulting services, grant and loan rounds, and webinars, videos and other training to help minority, low-income and small credit unions achieve success. The *FOCUS* e-newsletter is available online at <http://go.usa.gov/cKwAs>.

FAQ+ is an online search engine that provides answers to common questions credit union managers and officials ask about training opportunities, grants and other subjects. Available on the Office of Small Credit Union Initiatives’ microsite, FAQ+ provides

access to other resources for credit union officials such as supervisory guidance, whitepapers, videos, webinars, agency forms and other content. This service helps small, minority, low-income and new credit unions stay informed, and it is readily accessible on the agency’s website

In November 2014, the agency launched the [Credit Union Service Provider \(CUSP\)](#) database in response to numerous requests from credit unions seeking referrals to specialists or vendors. As a federal government agency, NCUA is precluded from referring and endorsing service providers, but CUSP allows the agency to respond to both of these needs. It is an online portal that uses the federal government’s System for Award Management database to allow credit unions to research registered service providers at no charge.

Collaborating with government agencies, industry leaders and other nonprofits is another effective way NCUA achieves its goals for sustaining minority depository institution and small credit union operations. The agency collaborates with these organizations as a way to expand credit union access to resources beyond those provided by NCUA. The table below includes examples of these partnerships.

Partner	Description
Assets for Independence	Federal individual development account program
AssetPlatform.org	Online resources for non-profit financial services professional
Community Development Financial Institutions Program	Financial and technical assistance programs to benefit economically distressed and underserved communities
Internal Revenue Service Volunteer Income Tax Assistance	Internal Revenue Service program that awards matching grants to organizations offering free tax preparation services during the tax filing season in 50 states and the District of Columbia
Net Impact	Online service to help you engage qualified staff volunteers
Office of Foreign Assets Control	Agency that administers and enforces economic and trade sanctions. They can provide technical assistance and guidance regarding Office of Foreign Assets Control compliance
SCORE	Free and inexpensive business resources, including mentoring, counseling, and training

This table references material created and maintained by organizations other than NCUA. NCUA cannot endorse or guarantee the accuracy, completeness, or timeliness of information provided by third parties. Each credit union is responsible for ensuring that any program it implements is appropriate for its institution and complies with the laws of its jurisdiction.

In addition, during the reporting year, the agency performed outreach to minority credit unions and trade associations serving minority depository institutions. These trade associations included the National Federation of Community Development Credit

Unions, the African American Credit Union Coalition, and the Network Latino Credit Unions and Professionals.

NCUA attended, exhibited and gave speeches at their annual conferences. Furthermore, the agency held meetings with these organizations to obtain input on issues affecting the minority depository institution community, such as the final Minority Depository Institution Preservation Program.

NCUA continues to view its role as encouraging and enabling federally insured credit unions to serve all of their members, including minority and low- to moderate-income individuals and groups. Collaborations with the minority depository institution community will help NCUA better understand their challenges and provide potential solutions for sustaining minority depository institutions.

Conclusion

NCUA remains devoted to preserving minority depository institutions, encouraging new institutions, and developing programs designed not just to sustain minority depository institutions, but also to help them thrive.

This third annual report on minority depository institutions covers the period from July 1, 2014, through June 30, 2015, and provides detailed data concerning the structure and financial condition of minority depository institutions under NCUA's regulatory authority, as well as initiatives undertaken by NCUA's regional offices, Office of Small Credit Union Initiatives and Office of Consumer Protection to preserve and encourage these institutions.

As of June 30, 2015, 651 credit unions self-certified as meeting the minority criteria, representing nearly 11 percent of all federally insured credit unions. The states with the highest concentration of minority depository institutions during the reporting period were Texas, California, New York, Hawaii, Louisiana and Illinois.

According to the June 30, 2015, Call Report data, minority depository institutions had aggregate total assets of \$37.9 billion, and were owned by 4.5 million members with shares of \$32.4 billion. The total assets of these institutions increased \$1 billion since June 30, 2014, despite the decline of 37 in the total number of minority depository institutions.

When excluding multi-cultural institutions, the Hispanic American and Asian American institutions continue to comprise the largest portion of minority depository institutions' share deposits based on their average asset size. Their average total assets are approximately \$91 million for Hispanic American institutions and \$82 million for Asian American institutions.

The vast majority of minority depository institutions are financially sound with an overall CAMEL composite rating of 3 or better. Ninety-seven percent of these institutions are either well or adequately capitalized. Sixty-six percent of these institutions are earning sufficient revenue to cover their operating costs, while the remaining thirty-four percent are experiencing challenges and may need monetary assistance to meet the financial needs of their membership. Fifty-seven percent of minority depository institutions had loan delinquency rates in excess of one percent, demonstrating the need for additional financial literacy education among their members.

NCUA's Minority Depository Institution Preservation Program is still in its early stages of development. This report highlights NCUA's efforts under this program that include:

- Issuing a new credit union charter to a minority depository institution.
- Expanding minority depository institutions' fields of membership to become economically viable through a community charter conversion; two underserved area additions; and 212 select occupational and associational groups approvals.
- Approving 19 low-income designations to minority depository institutions to provide access to monetary assistance, such as grants, loans, non-member deposits and secondary capital.
- Providing officials and staff of minority depository institutions with training and education through consulting services, webinars, videos, publications and partnerships.
- Coordinating mentor relationships between minority depository institutions and other credit unions as a means of providing operational and financial assistance to help the institutions flourish.
- Encouraging the merger of a troubled minority depository institution into another minority depository institution whenever possible.

NCUA will continue its efforts through the Office of Minority and Women Inclusion and other offices toward preserving and encouraging minority depository institutions, as well as promoting the benefits of the minority depository institution designation. The Office of Minority and Women Inclusion will strive to increase minority depository institutions by working towards minimizing the following challenges related to the minority depository institution designation:

- Lack of incentives for participating in the Minority Depository Institution Preservation Program, unlike the low-income designated program that offers credit unions benefits such as grants, low-interest loans and the ability to accept non-member deposits and secondary capital.
- Difficulty getting minority participation on the board of directors due to the lack of compensation and the misconception of unqualified minority candidates.
- Loss of minority depository designation if the board loses one minority member.

The agency will strive to build new partnerships and collaborate with organizations predominantly serving minority depository institutions. OMWI, in concert with other federal financial regulatory agencies, will collaborate, share best practices, and where possible address identifiable trends. Agency staff will continue to solicit input from minority depository institutions on how to best serve their evolving needs.

Appendix 1: Minority Depository Institutions by State

ALABAMA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
12837	MARVEL CITY	Bessemer	AL	7,268,649	Black American	953	Yes
1610	PEOPLE'S FIRST	Birmingham	AL	5,108,066	Black American	967	Yes
15938	SIXTH AVENUE BAPTIST	Birmingham	AL	4,242,878	Black American	878	Yes
16858	NEW PILGRIM	Birmingham	AL	1,351,183	Black American	875	Yes
24583	NRS COMMUNITY DEVELOPMENT	Birmingham	AL	1,014,888	Black American	370	Yes
62356	L&N EMPLOYEES	Birmingham	AL	9,815,032	Asian American, Black American	1,312	No
62599	FEDERAL EMPLOYEES	Birmingham	AL	15,009,537	Asian American, Black American, Hispanic American	1,481	No
64232	1ST RESOURCE	Birmingham	AL	31,075,281	Black American	2,187	Yes
64594	FIREMAN'S	Birmingham	AL	4,790,301	Black American	831	No
64603	ALABAMA LAW ENFORCEMENT CREDIT UNION	Birmingham	AL	8,280,757	Black American	1,427	No
17311	DEMOPOLIS	Demopolis	AL	699,428	Black American	848	Yes
22131	FOGCE	Eutaw	AL	1,400,967	Black American	680	Yes
13018	CLARKE EDUCATORS	Grove Hill	AL	3,707,653	Black American	770	Yes
11422	PROGRESSIVE	Mobile	AL	5,827,704	Black American	892	Yes
14314	TRI-RIVERS	Montgomery	AL	16,784,558	Black American	6,323	Yes
64598	ALABAMA STATE EMPLOYEES	Montgomery	AL	231,482,767	Black American	29,184	No
9554	COUNCILL	Normal	AL	3,433,882	Black American	744	Yes
13852	PHENIX PRIDE	Phenix City	AL	7,419,831	Black American	1,634	Yes
23893	EVONIK EMPLOYEES	Theodore	AL	7,317,860	Black American	868	Yes
64464	TUSCALOOSA COUNTY	Tuscaloosa	AL	8,454,689	Black American	1,440	Yes
2791	TUSKEGEE	Tuskegee	AL	6,888,641	Asian American, Black American, Hispanic American, Native American	3,492	Yes
6311	TVH	Tuskegee	AL	4,304,727	Black American	756	Yes
Total No. of Minority Depository Institutions for Alabama: 22				\$385,679,279		58,912	

ARIZONA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
61451	JACL	Glendale	AZ	632,894	Asian American	176	No
4915	A. E. A.	Yuma	AZ	248,528,402	Hispanic American	34,515	Yes

Total No. of Minority Depository Institutions for Arizona: 2

\$249,161,296

34,691

ARKANSAS MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
24435	U.P. EMPLOYEES	North Little RO	AR	4,326,001	Black American	1,339	Yes
7700	ARKANSAS AM & N COLLEGE	Pine Bluff	AR	2,442,959	Black American	527	Yes
24423	PINE BLUFF POSTAL	Pine Bluff	AR	784,045	Black American	128	Yes
Total No. of Minority Depository Institutions for Arkansas: 3				\$7,553,005		1,994	

CALIFORNIA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
20111	UNITED AMERICA WEST	Arleta	CA	4,173,362	Hispanic American	528	Yes
4900	COOPERATIVE CENTER	Berkeley	CA	110,112,672	Asian American, Black American, Hispanic American, Native American	12,478	Yes
8230	TECHNICOLOR	Burbank	CA	47,875,102	Asian American, Hispanic American	4,498	No
21872	AUTO CLUB	Cerritos	CA	27,825,854	Hispanic American	4,500	No
19266	COLTON	Colton	CA	6,609,511	Hispanic American	1,123	Yes
4475	COMPTON MUNICIPAL EMPLOYEES	Compton	CA	679,298	Black American	424	Yes
9296	SUN COMMUNITY	El Centro	CA	323,594,090	Hispanic American	34,176	Yes
68356	FIRST IMPERIAL	El Centro	CA	81,862,697	Hispanic American	16,114	No
9004	SO VAL TEL	Fresno	CA	15,610,711	Asian American, Black American, Hispanic American, Native American	1,857	No
24552	FRESNO COUNTY	Fresno	CA	591,921,000	Asian American, Black American, Hispanic American	67,786	Yes
65059	NIKKEI	Gardena	CA	67,391,011	Asian American	5,970	No
1207	LOS ANGELES	Glendale	CA	833,942,760	Asian American, Black American, Hispanic American	53,794	No
7557	GLENDALE	Glendale	CA	61,145,413	Asian American, Black American, Hispanic American, Native American	4,729	No
6135	DAIJO	Los Angeles	CA	2,058,280	Asian American	248	No
9255	WESTERN STATES REGIONAL	Los Angeles	CA	698,070	Hispanic American	365	Yes
10648	MARYKNOLL OF L A	Los Angeles	CA	951,602	Asian American	162	No

10767	PEOPLES IND CHURCH	Los Angeles	CA	97,127	Black American	124	Yes
16570	LOS ANGELES LEE	Los Angeles	CA	539,839	Asian American	93	Yes
19640	ZION HILL BAPTIST CHURCH	Los Angeles	CA	244,261	Black American	155	Yes
24506	EPISCOPAL COMMUNITY	Los Angeles	CA	4,760,780	Black American, Hispanic American	1,541	Yes
24549	HANIN	Los Angeles	CA	28,214,225	Asian American	3,532	Yes
62092	MUSICIANS' INTERGUILD	Los Angeles	CA	72,322,403	Asian American, Black American, Hispanic American	6,304	No
63589	JACOM	Los Angeles	CA	77,984,573	Asian American	9,615	No
68459	USC	Los Angeles	CA	410,980,102	Asian American, Black American, Hispanic American	61,329	Yes
68503	FIRST CITY	Los Angeles	CA	554,719,546	Hispanic American	55,200	No
9119	MERCED SCHOOL EMPLOYEES	Merced	CA	425,090,627	Asian American, Hispanic American	35,859	No
4633	CAMINO	Montebello	CA	140,028,596	Hispanic American	12,214	Yes
65674	BAKERY EMPLOYEES	Montebello	CA	6,960,371	Hispanic American	1,314	No
15784	C R C	Norco	CA	9,673,766	Hispanic American	1,961	No
64576	SAN FERNANDO VALLEY JAPANESE	Northridge	CA	965,751	Asian American	269	No
24687	FAITH BASED	Oceanside	CA	1,010,356	Black American, Hispanic American	452	Yes
14542	ONTARIO MONTCLAIR SCHOOLS	Ontario	CA	92,809,767	Hispanic American	7,448	No
21532	U.P.S. EMPLOYEES	Ontario	CA	31,509,585	Hispanic American	5,753	No
24736	PACOIMA DEVELOPMENT	Pacoima	CA	4,087,516	Hispanic American	1,040	Yes
66703	WESCOM CENTRAL	Pasadena	CA	3,204,439,807	Asian American, Black American, Hispanic American, Native American	189,335	No
14739	CAL POLY	Pomona	CA	12,529,826	Asian American, Black American, Hispanic American, Native American	2,433	Yes
3526	SCHOOLS	Rancho Domingue	CA	113,904,154	Asian American, Black American, Hispanic American, Native American	15,930	Yes
11194	STAR HARBOR	Rancho Domingue	CA	13,343,875	Hispanic American	3,003	Yes
63630	ATCHISON VILLAGE	Richmond	CA	8,163,602	Hispanic American	1,322	Yes
65113	ALLUS CREDIT UNION	Salinas	CA	36,112,203	Hispanic American	3,646	No
68027	1ST VALLEY	San Bernardino	CA	36,660,347	Asian American, Black American, Hispanic American, Native American	3,468	Yes
68463	NORTH COUNTY	San Diego	CA	59,117,780	Asian American, Black American,	4,031	No

						Hispanic American, Native American		
20720	L. A. MISSION	San Fernando	CA	6,770,383	Hispanic American		1,557	Yes
21417	CALVARY BAPTIST OF PACOIMA	San Fernando	CA	140,612	Black American		280	Yes
7826	S F MUNICIPAL RAILWAY EMP	San Francisco	CA	5,336,899	Black American, Hispanic American		776	No
16547	SAN FRANCISCO LEE	San Francisco	CA	11,595,264	Asian American		987	No
19554	BETHEL A.M.E. SAN FRANCISCO	San Francisco	CA	485,442	Black American		319	No
23780	NORTHEAST COMMUNITY	San Francisco	CA	10,516,484	Asian American		1,436	Yes
64892	JONES METHODIST CHURCH	San Francisco	CA	463,022	Black American		289	No
24520	SANTA ANA	Santa Ana	CA	62,976,111	Asian American, Black American, Hispanic American, Native American		6,363	Yes
24776	COMUNIDAD LATINA	Santa Ana	CA	4,046,693	Hispanic American		2,489	Yes
64029	SANTA CRUZ COMMUNITY	Santa Cruz	CA	103,509,453	Hispanic American		11,909	Yes
17841	LIMONEIRA	Santa Paula	CA	4,772,357	Hispanic American		689	Yes
13254	CORRECTIONS	Soledad	CA	12,816,610	Asian American, Black American, Hispanic American, Native American		2,609	Yes
60024	PRIORITY ONE	South Pasadena	CA	151,383,546	Black American, Hispanic American		24,247	No
64122	VALLEY OAK	Three Rivers	CA	49,279,583	Hispanic American		6,814	Yes
18623	CALCOM	Torrance	CA	64,132,214	Asian American, Hispanic American		8,163	No
4393	SUNKIST EMPLOYEES	Valencia	CA	5,629,779	Hispanic American		842	Yes
11943	KAIPERM NORTH BAY	Vallejo	CA	36,553,796	Asian American, Black American		4,304	No
12029	UNITED CATHOLICS	West Covina	CA	31,255,953	Hispanic American		3,669	No
17652	CEDARS-SINAI	West Hollywood	CA	23,583,732	Asian American, Black American, Hispanic American		4,208	Yes
64382	UNITED FINANCIAL	Whittier	CA	36,665,122	Hispanic American		2,518	No
24052	FAMILY	Wilmington	CA	7,912,578	Hispanic American		1,553	Yes
68053	SIERRA CENTRAL	Yuba City	CA	757,256,847	Asian American, Black American, Hispanic American		61,334	No
Total No. of Minority Depository Institutions for California: 64				\$8,909,804,698			783,478	

COLORADO MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
63468	VALLEY EDUCATORS	Alamosa	CO	4,692,751	Hispanic American	1,048	Yes
65471	GUADALUPE PARISH	Antonito	CO	22,985,605	Hispanic American	2,293	Yes
65726	WEST DENVER COMMUNITY	Denver	CO	9,489,166	Hispanic American	1,832	Yes
1479	ARKANSAS VALLEY	Las Animas	CO	10,978,570	Hispanic American	2,956	Yes
16476	NUVISTA	Montrose	CO	79,916,842	Hispanic American	7,384	No
1499	PUEBLO GOVERNMENT AGENCIES	Pueblo	CO	28,613,210	Hispanic American	3,639	Yes
2449	PUEBLO HORIZONS	Pueblo	CO	27,906,868	Hispanic American	3,468	Yes
Total No. of Minority Depository Institutions for Colorado: 7				\$184,583,012		22,620	

CONNECTICUT MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
23896	EAST END BAPTIST TABERNACLE	Bridgeport	CT	165,560	Black American	408	Yes
24723	FAIRFIELD COUNTY	Fairfield	CT	31,560,993	Black American, Hispanic American	4,145	Yes
1863	CONNECTICUT TRANSIT	Hartford	CT	1,167,897	Black American, Hispanic American	695	Yes
6733	HARTFORD MUNICIPAL EMPLOYEES	Hartford	CT	46,919,209	Black American, Hispanic American	7,591	Yes
19	NEW HAVEN TEACHERS	New Haven	CT	9,470,580	Black American, Hispanic American	1,555	No
23835	IMMANUEL BAPTIST CHURCH	New Haven	CT	129,213	Black American	188	Yes
23411	CONNECTICUT	North Haven	CT	7,648,401	Black American, Hispanic American	1,817	Yes
10845	FAITH TABERNACLE BAPTIST	Stamford	CT	250,419	Black American	265	Yes
21614	FIRST BAPTIST CHURCH (STRATFORD)	Stratford	CT	427,455	Black American	300	No
Total No. of Minority Depository Institutions for Connecticut: 9				\$97,739,727		16,964	

DELAWARE MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
19170	MILFORD MEMORIAL	Milford	DE	3,377,698	Asian American, Black American, Hispanic American, Native American	912	No
24845	STEPPING STONES COMMUNITY	Wilmington	DE	1,309,002	Black American	335	Yes
Total No. of Minority Depository Institutions for Delaware: 2				\$4,686,700		1,247	

DISTRICT OF COLUMBIA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
266	LIBRARY OF CONGRESS	Washington	DC	219,578,632	Black American	9,596	No
367	PEPCO	Washington	DC	32,785,159	Black American	2,592	Yes
538	GOVERNMENT PRINTING OFFICE	Washington	DC	38,795,258	Black American	3,834	Yes
648	HOWARD UNIVERSITY EMPLOYEES	Washington	DC	10,750,240	Black American	1,907	Yes

1821	DISTRICT OF COLUMBIA TEACHERS	Washington	DC	45,178,105	Black American	5,938	Yes
3764	TRANSIT EMPLOYEES	Washington	DC	105,095,932	Black American	15,221	Yes
4037	HUD	Washington	DC	48,194,527	Black American	5,005	Yes
5227	ASBURY	Washington	DC	381,365	Black American	214	Yes
6088	D C FIRE DEPARTMENT	Washington	DC	6,847,617	Black American	1,529	No
6464	PAHO/WHO	Washington	DC	202,253,390	Hispanic American	5,089	No
6506	MT GILEAD	Washington	DC	56,747	Black American	57	Yes
9613	SARGENT	Washington	DC	367,394	Black American	406	No
14176	IDB-IIC	Washington	DC	502,037,330	Hispanic American	9,865	No
15174	LEE	Washington	DC	10,874,808	Asian American	622	No
16411	DC	Washington	DC	54,379,743	Black American	10,594	Yes
17874	ST. GABRIELS	Washington	DC	477,852	Black American	154	No
20377	PEOPLES-NEIGHBORHOOD	Washington	DC	163,163	Black American	182	Yes
22323	JOHN WESLEY AME ZION CHURCH	Washington	DC	84,679	Black American	165	No
22686	NAPFE	Washington	DC	3,628,237	Black American	1,457	No
24073	PARAMOUNT BAPTIST CHURCH	Washington	DC	97,796	Black American	505	No
24219	MT. AIRY BAPTIST CHURCH	Washington	DC	1,324,002	Black American	456	Yes
24262	PHI BETA SIGMA	Washington	DC	441,555	Black American, Native American	964	Yes
Total No. of Minority Depository Institutions for the District of Columbia: 22				\$1,283,793,531		76,352	

FLORIDA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
23948	COMMUNITY TRUST	Apopka	FL	7,732,715	Hispanic American	1,974	Yes
11746	BROWARD HEALTHCARE	Fort Lauderdale	FL	64,466,800	Black American, Hispanic American	9,265	No
2654	DUCOTE	Jacksonville	FL	3,264,229	Black American	928	Yes
67630	MADISON EDUCATION ASSOC.	Madison	FL	4,508,015	Black American	789	No
1068	COMPASS FINANCIAL	Medley	FL	25,512,816	Black American, Hispanic American	2,905	Yes
2149	FINANCIAL	Miami	FL	53,808,625	Hispanic American	7,343	No
11791	ST. JAMES A M E CHURCH	Miami	FL	413,913	Black American	524	Yes
14391	BAPTIST HEALTH SOUTH FLORIDA	Miami	FL	52,798,679	Black American, Hispanic American	11,130	Yes
23041	SOUTH FLORIDA	Miami	FL	32,573,471	Black American, Hispanic American	4,191	Yes
67341	JEFFERSON COUNTY TEACHERS	Monticello	FL	8,728,614	Black American	1,069	No
67318	POMPANO BEACH CITY EMP.	Pompano Beach	FL	18,338,021	Black American	1,787	No



187	FLORIDA A & M UNIVERSITY	Tallahassee	FL	20,134,125	Black American	3,362	Yes
22380	FCAMEC	Tallahassee	FL	1,527,435	Black American	500	Yes
22196	TAMPA LONGSHOREMEN'S	Tampa	FL	507,648	Black American	240	Yes
16834	TOWN OF PALM BEACH	West Palm Beach	FL	2,735,223	Black American	374	Yes
Total No. of Minority Depository Institutions for Florida: 15				\$297,050,329		46,381	

GEORGIA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
24546	BIG BETHEL A.M.E. CHURCH	Atlanta	GA	302,900	Black American	301	Yes
67383	CREDIT UNION OF ATLANTA	Atlanta	GA	69,867,385	Black American	18,424	No
67505	1ST CHOICE	Atlanta	GA	20,622,393	Black American	8,601	Yes
14103	TABERNACLE	Augusta	GA	133,034	Black American	220	Yes
15885	RCT	Augusta	GA	6,974,990	Black American	3,433	Yes
24683	UNITED NEIGHBORHOOD	Augusta	GA	2,049,525	Black American	1,043	Yes
24234	OMEGA PSI PHI FRATERNITY	Decatur	GA	1,087,410	Black American	1,068	Yes
24631	PLATINUM	Duluth	GA	61,238,680	Asian American	7,568	No
67688	MACON-BIBB EMPLOYEES CREDIT UNION	Macon	GA	2,668,257	Black American	1,318	No
6582	SAVASTATE TEACHERS	Savannah	GA	3,703,105	Black American	766	Yes
9527	F A B CHURCH	Savannah	GA	290,350	Black American	282	Yes
67364	SAVANNAH POSTAL	Savannah	GA	19,533,481	Black American	2,303	No
22672	RABUN-TALLULAH	Tiger	GA	630,122	Native American	171	No
20890	STEPHENS COUNTY COMMUNITY	Toccoa	GA	163,389	Black American	119	Yes
Total No. of Minority Depository Institutions for Georgia: 14				\$189,265,021		45,617	

HAWAII MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
2713	MCBRYDE	Eleele	HI	85,563,926	Asian American	3,494	Yes
1987	EWA	EWA Beach	HI	12,750,121	Asian American	1,845	Yes
7594	HONEA	Fort Shafter	HI	26,043,692	Asian American	967	Yes
1607	BIG ISLAND	Hilo	HI	85,915,014	Asian American	8,969	Yes
5628	INDEPENDENT EMPLOYERS GROUP	Hilo	HI	20,852,592	Asian American, Native American	2,744	Yes
24630	CU HAWAII	Hilo	HI	249,668,947	Asian American	26,085	Yes
10349	NORTH HAWAII COMMUNITY	Honokaa	HI	17,779,598	Asian American	2,785	Yes
1717	HAWAIIAN TEL	Honolulu	HI	552,106,762	Asian American	55,243	No
1733	HICKAM	Honolulu	HI	532,600,571	Asian American, Black American	46,536	No
1785	HAWAII SCHOOLS	Honolulu	HI	66,798,940	Asian American	5,508	Yes

1830	HONOLULU	Honolulu	HI	241,250,123	Asian American	15,216	No
1845	ALOHA PACIFIC	Honolulu	HI	747,384,562	Asian American	43,320	No
1868	OTS EMPLOYEES	Honolulu	HI	13,881,064	Asian American, Black American, Hispanic American, Native American	2,107	No
1869	HAWAIIAN ELECTRIC EMPLOYEES	Honolulu	HI	35,819,006	Asian American	2,031	Yes
1870	HAWAII LAW ENFORCEMENT	Honolulu	HI	155,536,173	Asian American	13,611	No
1880	HONOLULU FIRE DEPARTMENT	Honolulu	HI	65,349,189	Asian American	5,033	Yes
4676	HAWAII PACIFIC	Honolulu	HI	48,610,184	Asian American, Native American	5,957	Yes
5099	THE QUEEN'S	Honolulu	HI	54,300,795	Asian American	5,062	Yes
5927	HAWAIIAN AIRLINES	Honolulu	HI	19,711,788	Asian American	3,334	Yes
6663	ORAL	Honolulu	HI	2,416,758	Asian American	309	No
7521	NAVFAC	Honolulu	HI	28,679,086	Asian American	2,187	Yes
9115	HOTEL AND TRAVEL INDUSTRY	Honolulu	HI	33,469,053	Asian American	5,217	Yes
9719	ST. FRANCIS MEDICAL CENTER	Honolulu	HI	9,852,853	Asian American	1,183	No
10465	UNIVERSITY OF HAWAII	Honolulu	HI	566,507,348	Asian American	29,392	No
10882	LOCAL UNION 1186 IBEW	Honolulu	HI	14,526,232	Native American	1,173	No
11332	LEAHI	Honolulu	HI	2,044,383	Asian American	525	Yes
11494	KUAKINI MEDICAL AND DENTAL	Honolulu	HI	44,107,056	Asian American	2,634	Yes
11553	KAMEHAMEHA	Honolulu	HI	37,542,630	Asian American	4,674	No
12613	GLOVER	Honolulu	HI	4,646,917	Asian American	274	Yes
13158	HAWAII NATIONAL GUARD	Honolulu	HI	19,796,692	Asian American	2,148	Yes
20187	PRINCE KUHIO	Honolulu	HI	9,238,948	Black American Hispanic American	1,460	Yes
24830	OAHU	Honolulu	HI	49,725,751	Asian American	4,289	No
24839	HAWAII CENTRAL	Honolulu	HI	205,350,915	Asian American	15,677	No
2275	KAHUKU	Kahuku	HI	5,474,388	Asian American	1,465	Yes
2562	MAUI	Kahului	HI	92,521,463	Asian American	7,332	No
3574	VALLEY ISLE COMMUNITY	Kahului	HI	113,009,224	Asian American, Black American, Hispanic American	13,182	Yes
9924	WAILUKU	Kahului	HI	45,190,156	Asian American	4,172	Yes
10399	KAHULUI	Kahului	HI	56,098,368	Asian American Black American, Hispanic American	4,862	Yes
10938	HAWAII FIRST	Kamuela	HI	34,625,389	Native American	7,501	Yes
7471	MOLOKAI COMMUNITY	Kaunakakai	HI	20,892,853	Native American	3,871	Yes
2563	WEST MAUI COMMUNITY	Lahaina	HI	35,522,120	Asian American	2,742	Yes
2953	LANAI	Lanai City	HI	26,849,925	Asian American	1,835	Yes
5487	KAUAI GOVERNMENT EMPLOYEES	Lihue	HI	108,939,674	Black American, Hispanic American	7,192	Yes
2049	WAIALUA	Waialua	HI	50,189,240	Asian American, Native American	3,138	Yes

5978	WEST OAHU COMMUNITY	Waianae	HI	35,648,408	Native American	5,082	Yes
1817	MAUI TEACHERS	Wailuku	HI	34,396,784	Asian American	1,745	Yes
1961	PEARL HAWAII	Waipahu	HI	337,362,237	Asian American	24,803	Yes
Total No. of Minority Depository Institutions for Hawaii: 47				\$5,056,547,898		409,911	

ILLINOIS MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
63286	FOX VALLEY	Aurora	IL	20,542,355	Black American, Hispanic American	2,663	Yes
2467	NORTHSIDE L	Broadview	IL	7,197,180	Black American	1,993	Yes
2495	CHICAGO AVENUE GARAGE	Chicago	IL	7,036,898	Black American	833	Yes
2498	74TH STREET DEPOT	Chicago	IL	8,361,723	Black American	700	Yes
2505	77TH STREET DEPOT	Chicago	IL	18,619,330	Black American, Hispanic American	4,164	Yes
2876	CHICAGO PATROLMEN'S	Chicago	IL	379,367,540	Asian American, Black American, Hispanic American, Native American	29,344	No
7256	COMMUNITY	Chicago	IL	252,399	Black American	227	Yes
13533	CTA SOUTH	Chicago	IL	1,148,749	Black American	569	Yes
14058	ST. MARTIN DE PORRES PARISH	Chicago	IL	212,290	Black American	141	Yes
15240	RESURRECTION LUTHERAN	Chicago	IL	174,609	Black American	77	Yes
15454	SHILOH ENGLEWOOD	Chicago	IL	254,331	Black American	150	Yes
15673	ISRAEL METHCOMM	Chicago	IL	1,191,236	Black American	238	Yes
18882	C T A F C	Chicago	IL	991,515	Black American	418	Yes
23245	TRINITY U.C.C.	Chicago	IL	2,992,751	Black American	937	Yes
24123	M.W.P.H. GRAND LODGE OF ILLINOIS	Chicago	IL	458,199	Black American	462	Yes
24188	COSMOPOLITAN	Chicago	IL	90,865	Black American	115	Yes
24704	SOUTH SIDE COMMUNITY	Chicago	IL	4,088,785	Black American	1,775	Yes
60923	PARK MANOR CHRISTIAN CHURCH	Chicago	IL	926,587	Black American	355	Yes
61448	ETHICON SUTURE	Chicago	IL	1,069,428	Hispanic American	551	No
61566	ST. MARK	Chicago	IL	664,669	Black American	338	Yes
64252	FELLOWSHIP BAPTIST CHURCH	Chicago	IL	539,447	Black American	411	Yes
65231	PILGRIM BAPTIST	Chicago	IL	413,046	Black American	118	Yes
65232	ST. ELIZABETH'S	Chicago	IL	204,451	Black American	201	No
65932	CHICAGO MUNICIPAL EMPLOYEES	Chicago	IL	39,285,990	Black American, Hispanic American	15,826	No
66089	BEREAN	Chicago	IL	98,814	Black American	233	Yes
66296	ST. HELENA PARISH	Chicago	IL	118,949	Black American	228	Yes

65640	HEIGHTS AUTO WORKERS	Chicago Heights	IL	37,321,901	Asian American, Black American, Hispanic American, Native American	6,874	No
20179	ANTIOCH MB	Decatur	IL	132,637	Black American	162	Yes
60185	MOTOR COACH EMP.	East Saint Louis	IL	2,019,089	Black American	1,438	Yes
2566	BEVERLY BUS GARAGE	Evergreen Park	IL	3,792,122	Black American	1,150	Yes
61354	GENERAL MILLS EMPLOYEES	Lansing	IL	13,801,773	Hispanic American	1,379	No
2370	METROPOLITAN "L"	Oak Park	IL	7,145,673	Black American	1,600	Yes
66300	IMPERIAL	Springfield	IL	33,906	Black American	188	Yes
68472	CANAAN	Urbana	IL	350,933	Black American	462	Yes
15812	SHILOH BAPTIST	Waukegan	IL	289,990	Black American	201	Yes
24614	GIDEON	Waukegan	IL	275,539	Black American	272	Yes
67024	MT. ZION	Zion	IL	232,816	Black American	255	Yes
Total No. of Minority Depository Institutions for Illinois: 37				\$561,698,515		77,048	

INDIANA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
24781	UNION BAPTIST CHURCH	Fort Wayne	IN	222,022	Black American	302	Yes
169	GARY FIREFIGHTERS ASSOCIATION	Gary	IN	2,012,522	Black American	383	Yes
3251	GARY POLICE DEPARTMENT EMPLOYEES	Gary	IN	1,754,622	Black American	213	No
8295	ST. MONICA	Gary	IN	208,515	Black American	191	Yes
16126	GARY MUNICIPAL EMPLOYEES	Gary	IN	420,517	Black American	173	Yes
15757	MT ZION INDIANAPOLIS	Indianapolis	IN	839,819	Black American	356	Yes
20793	FINANCIAL HEALTH	Indianapolis	IN	27,440,170	Black American, Hispanic American	7,941	Yes
2711	PROFINANCE	Merrillville	IN	14,826,316	Black American	1,919	Yes
6204	RIVER BEND	South Bend	IN	5,304,458	Black American, Hispanic American	905	Yes
Total No. of Minority Depository Institutions for Indiana: 9				\$53,028,961		12,383	

KANSAS MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
8216	QUINDARO HOMES	Kansas City	KS	1,200,826	Asian American, Black American, Native American	247	Yes
Total No. of Minority Depository Institutions for Kansas: 1				\$1,200,826		247	

KENTUCKY MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
11487	1ST SELECT	Hopkinsville	KY	1,125,904	Black American	264	Yes
Total No. of Minority Depository Institutions for Kentucky: 1				\$1,125,904		264	

LOUISIANA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
12225	RAPIDES	Alexandria	LA	6,442,078	Black American	1,237	Yes
2068	SOUTHERN TEACHERS & PARENTS	Baton Rouge	LA	28,345,792	Black American	5,124	Yes
7253	EAST BATON ROUGE TEACHERS	Baton Rouge	LA	3,367,370	Black American	1,950	Yes
23899	A M E CHURCH	Baton Rouge	LA	97,396	Black American	330	Yes
62148	POSTAL	Baton Rouge	LA	27,276,006	Black American	3,908	No
7301	UNION	Farmerville	LA	920,926	Black American	633	Yes
17396	CONCORDIA PARISH SCHOOL EMP	Ferriday	LA	3,878,337	Black American	1,277	Yes
22417	ST. MARY PARISH SCHOOL EMP.	Franklin	LA	399,037	Black American	273	Yes
16256	WASHINGTON EDUCATIONAL ASSOC	Franklinton	LA	982,541	Black American	399	Yes
13248	S H P E	Greensburg	LA	2,722,960	Black American	1,114	Yes
14692	ASI	Harahan	LA	317,274,221	Black American, Hispanic American	58,694	Yes
18462	T E A	Houma	LA	2,154,970	Black American	713	Yes
14537	JAMES WARD, JR.	Jennings	LA	2,105,752	Black American	422	Yes
63143	IMMACULATE HEART OF MARY	Lafayette	LA	871,778	Black American	367	Yes
65780	COGIC	Lafayette	LA	288,839	Black American	437	Yes
62756	SOUTHWEST LOUISIANA	Lake Charles	LA	87,433,870	Black American	16,458	Yes
15089	S T S P	Mandeville	LA	698,617	Black American	340	No
23607	WEST JEFFERSON	Marrero	LA	6,089,935	Black American	1,756	No
7376	FLEUR-DE-LIS	Metairie	LA	15,220,120	Black American	2,102	Yes
11928	WEBSTER UNITED	Minden	LA	4,252,174	Black American	1,289	Yes
22219	U B C SOUTHERN COUNCIL INDUSTRIA WO	Minden	LA	680,506	Black American	392	Yes
62935	MONROE	Monroe	LA	3,427,458	Black American	1,055	Yes
4416	IBERIA PARISH U S VETERANS	New Iberia	LA	432,484	Black American	236	Yes
267	ADMINISTRATION, NEW OR	New Orleans	LA	1,557,077	Black American	333	No
2056	SEWERAGE & WATER BOARD EMPLOYEES	New Orleans	LA	6,788,831	Black American	2,119	Yes
5839	SOUTHEAST LOUISIANA VETERANS HEALTH	New Orleans	LA	1,834,207	Black American	744	Yes
12748	XAVIER UNIVERSITY	New Orleans	LA	2,648,335	Black American	400	Yes
15588	G G W	New Orleans	LA	805,200	Black American	238	Yes
19985	ARABI SUGAR WORKERS	New Orleans	LA	1,394,806	Black American	221	Yes
20550	TEAMSTERS LOCAL UNION #270	New Orleans	LA	691,795	Black American	449	No
22581	TOTAL COMMUNITY ACTION	New Orleans	LA	1,324,545	Black American	650	Yes
23540	TULANE/LOYOLA	New Orleans	LA	19,939,370	Black American	3,998	Yes

60842	NAS JRB	New Orleans	LA	28,694,141	Asian American, Black American, Hispanic American, Native American	5,372	Yes
65659	MICHOUD	New Orleans	LA	4,097,490	Black American	1,115	Yes
66259	ORLEANS PARISH CRIMINAL SHERIFF'S	New Orleans	LA	6,090,533	Black American	948	No
16386	POINTE COUPEE EDUCATION ASSOC	New Roads	LA	931,944	Black American	330	Yes
15261	ST. LANDRY PARISH	Opelousas	LA	6,771,701	Black American, Hispanic American	3,466	Yes
12356	IBERVILLE	Plaquemine	LA	5,476,745	Black American	3,051	Yes
12735	W B R T	Port Allen	LA	2,333,476	Black American	952	Yes
19452	ST. JOHN SELF-HELP	Reserve	LA	1,316,378	Black American	302	No
6109	CARVER BRANCH	Shreveport	LA	577,106	Black American	146	Yes
11263	SHREVEPORT	Shreveport	LA	104,372,567	Black American	22,051	Yes
11658	AVENUE BAPTIST BROTHERHOOD	Shreveport	LA	532,485	Black American	97	Yes
15589	CADDO PARISH TEACHERS	Shreveport	LA	11,020,969	Black American	2,885	Yes
Total No. of Minority Depository Institutions for Louisiana: 44				\$724,562,868		150,373	

MARYLAND MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
2769	SECURITYPLUS	Baltimore	MD	359,615,457	Black American	33,478	Yes
20038	THE MOUNT LEBANON	Baltimore	MD	537,142	Black American	298	Yes
66787	MUNICIPAL EMPL.CREDIT UNION OF BALT	Baltimore	MD	1,200,584,252	Black American	113,005	Yes
18271	PRINCE GEORGE'S COMMUNITY	Bowie	MD	149,130,404	Black American, Hispanic American	15,756	Yes
24778	REID TEMPLE	Glenn Dale	MD	1,415,504	Black American	1,407	No
7264	MONEY ONE	Largo	MD	114,119,625	Asian American, Black American, Hispanic American, Native American	13,043	Yes
22700	KOREAN CATHOLIC	Olney	MD	1,683,248	Asian American	376	No
22652	CAPITAL AREA TAIWANESE	Rockville	MD	9,282,419	Asian American	448	No
24246	MT. JEZREEL	Silver Spring	MD	215,047	Black American	461	Yes
5754	ANDREWS FEDERAL CREDIT UNION	Suitland	MD	1,067,731,873	Black American	115,310	No
24657	NONE SUFFER LACK	Suitland	MD	20,185,313	Black American	3,211	No
Total No. of Minority Depository Institutions for Maryland: 11				\$2,924,500,284		296,793	

MASSACHUSETTS MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
11400	GOLDMARK	Attleboro	MA	29,833,311	Asian American, Black American, Hispanic American, Native American	3,387	No

16383	NEW ENGLAND LEE	Boston	MA	3,714,893	Asian American	318	No
24043	MESSIAH BAPTIST-JUBILEE	Brockton	MA	712,624	Black American	387	Yes
Total No. of Minority Depository Institutions for Massachusetts: 3				\$34,260,828		4,092	

MICHIGAN MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
24030	NEW RISING STAR	Detroit	MI	110,886	Black American	139	Yes
61375	FANNIE B. PECK OF BETHEL AME CHURCH	Detroit	MI	589,867	Black American	500	No
61907	VETERANS HEALTH ADMINISTRATION	Detroit	MI	3,892,685	Black American	1,280	No
62167	I.M. DETROIT DISTRICT	Detroit	MI	1,363,676	Black American	381	No
62177	BETHEL BAPTIST CHURCH EAST	Detroit	MI	622,433	Black American	294	No
62324	GREATER NEW MT. MORIAH BAPTIST CHRHR	Detroit	MI	300,195	Black American	213	No
63713	GREATER CHRIST BAPTIST CHURCH	Detroit	MI	678,608	Black American	400	No
61641	FM FINANCIAL	Flint	MI	32,872,866	Black American	4,963	Yes
7628	SOUTHEAST MICHIGAN STATE EMPLOYEES	Southfield	MI	33,283,619	Black American	4,887	Yes
4787	TANDEM	Warren	MI	22,047,559	Black American, Hispanic American	2,926	Yes
5885	A.B.D.	Warren	MI	60,584,253	Black American	13,928	Yes
Total No. of Minority Depository Institutions for Michigan: 11				\$156,346,647		29,911	

MINNESOTA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
17749	WHITE EARTH RESERVATION	Mahnomen	MN	1,637,315	Native American	1,502	Yes
24539	TRANSIT OPERATIONS	Minneapolis	MN	4,028,596	Asian American, Black American	887	Yes
24852	NORTHERN EAGLE	Nett Lake	MN	777,150	Native American	441	Yes
Total No. of Minority Depository Institutions for Minnesota: 3				\$6,443,061		2,830	

MISSISSIPPI MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
9974	SHELBY/BOLIVAR COUNTY	Boyle	MS	1,976,197	Black American	2,093	Yes
22314	CHOCTAW	Choctaw	MS	2,042,799	Native American	1,993	Yes
63869	STEPHENS-ADAMSON EMPLOYEES	Clarksdale	MS	132,172	Black American	41	No
61784	ELLISVILLE STATE SCHOOL EMPLOYEES	Ellisville	MS	2,413,847	Black American	610	No
14193	FORREST COUNTY TEACHERS	Hattiesburg	MS	247,706	Black American	364	Yes
5930	HEALTHPLUS	Jackson	MS	6,661,928	Black American	1,819	Yes
7684	JPFCE	Jackson	MS	1,054,625	Black American	180	Yes
8052	MISSISSIPPI DHS	Jackson	MS	7,521,324	Black American	2,417	Yes
8445	JACKSON AREA	Jackson	MS	64,722,046	Black American	12,681	Yes
9567	MBHS	Jackson	MS	9,364,796	Black American	2,189	Yes
24585	MISSISSIPPI	Jackson	MS	105,265,030	Black American	15,090	Yes

24829	HOPE	Jackson	MS	175,201,226	Black American	31,777	Yes
63442	MISSISSIPPI PUBLIC EMPLOYEES	Jackson	MS	22,574,050	Black American	6,806	Yes
19253	ISSAQUENA COUNTY	Mayersville	MS	1,209,035	Black American	466	Yes
24859	FIRST UNITY	McCcomb	MS	621,626	Black American	434	Yes
8433	MERIDIAN MUTUAL	Meridian	MS	33,488,444	Black American	6,412	Yes
17715	CITIZENS CHOICE	Natchez	MS	1,056,455	Black American	452	Yes
22414	T.P.C. EMPLOYEES	Tupelo	MS	417,618	Black American	250	Yes
Total No. of Minority Depository Institutions for Mississippi: 18				\$435,970,924		86,074	

MISSOURI MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
4531	KC TERMINAL EMPL/GUADALUPE CENTER	Kansas City	MO	2,208,112	Hispanic American	1,134	Yes
61459	CROSS ROADS	Kansas City	MO	4,713,166	Black American, Hispanic American	1,355	Yes
63388	KANSAS CITY	Kansas City	MO	30,262,029	Black American	6,760	Yes
21683	WEST SIDE BAPTIST CHURCH	Saint Louis	MO	326,533	Black American	401	Yes
60400	ST. LOUIS COMMUNITY	Saint Louis	MO	246,292,236	Black American	50,774	Yes
64425	ST. LOUIS POLICEMEN'S	Saint Louis	MO	19,268,253	Black American	2,416	No
67744	UNION MEMORIAL	Saint Louis	MO	181,794	Black American	132	Yes
Total No. of Minority Depository Institutions for Missouri: 7				\$303,252,123		62972	

MONTANA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
15375	WOLF POINT	Wolf Point	MT	11,900,733	Native American	2,512	Yes
Total No. of Minority Depository Institutions for Montana: 1				\$11,900,733		2,512	

NEVADA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
7698	LAS VEGAS UP EMPLOYEES	Las Vegas	NV	4,767,937	Asian American, Black American, Hispanic American, Native American	909	No
Total No. of Minority Depository Institutions for Nevada: 1				\$4,767,937		909	

NEW JERSEY MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
6015	CAMDEN POLICE	Camden	NJ	916,035	Black American, Hispanic American	280	Yes
66276	FIRST BAPTIST CHURCH CRANFORD NJ	Cranford	NJ	89,610	Black American	172	No
21440	MESSIAH BAPTIST CHURCH	East Orange	NJ	254,990	Black American	185	Yes

4738	ATLANTIC COUNTY NJ EMPLOYEES	Egg Harbor Town	NJ	2,695,622	Asian American, Black American, Hispanic American	644	No
14329	UNION COUNTY EMPLOYEES	Elizabeth	NJ	8,287,476	Asian American, Black American, Hispanic American	1,941	No
22449	NESTLE (FREEHOLD) EMPLOYEES	Freehold	NJ	2,567,418	Hispanic American	257	No
1546	MERCER COUNTY IMPROVEMENT AUTHORITY	Hamilton	NJ	412,834	Black American	199	Yes
62855	DIVISION 819 TRANSIT EMPLOYEES	Irvington	NJ	20,335,612	Black American	1,832	No
23265	HELPING OTHER PEOPLE EXCEL	Jackson	NJ	290,927	Asian American, Black American, Hispanic American, Native American	96	Yes
5987	OCNAC #1	Jersey City	NJ	6,184,465	Black American, Hispanic American	2,357	Yes
7184	LIBERTY SAVINGS	Jersey City	NJ	81,866,662	Asian American, Black American, Hispanic American	21,514	Yes
15154	SALEM BAPTIST	Jersey City	NJ	156,722	Black American	136	Yes
23678	GOYA FOODS EMPLOYEES	Jersey City	NJ	10,066,572	Hispanic American	888	No
112	ESSEX COUNTY NJ EMPLOYEES	Newark	NJ	6,575,100	Black American, Hispanic American	2,073	Yes
10803	ISRAEL MEMORIAL A M E	Newark	NJ	611,264	Black American	228	No
20773	LOCAL 1233	Newark	NJ	9,539,686	Black American	691	No
24167	NEW COMMUNITY	Newark	NJ	3,473,998	Black American, Hispanic American	3,394	Yes
62796	NEWARK BOARD OF EDUCATION EMPLOYEES	Newark	NJ	36,576,104	Asian American, Black American	5,300	No
66159	NEWARK POST OFFICE EMPLOYEES	Newark	NJ	3,275,958	Black American	1,200	No
24115	ST. ANDREW KIM	Palisades Park	NJ	2,185,191	Asian American	443	No
12227	PASSAIC POLICE	Passaic	NJ	5,373,999	Hispanic American	562	No
2892	PLAINFIELD POLICE & FIREMEN'S	Plainfield	NJ	4,154,007	Black American, Hispanic American	534	No
23615	HEARD A.M.E.	Roselle	NJ	233,592	Black American	237	Yes
68195	RENAISSANCE COMMUNITY DEVELOPMENT C	Somerset	NJ	810,086	Black American, Hispanic American, Native American	671	Yes
15139	BERGEN DIVISION	Toms River	NJ	8,527,631	Black American, Hispanic American	1,523	No
1015	NORTH JERSEY	Totowa	NJ	229,784,603	Asian American, Black American, Hispanic American	29,503	Yes
9723	N.J.T. EMPLOYEES	Waldwick	NJ	11,466,151	Black American, Hispanic American	1,046	No
Total No. of Minority Depository Institutions for New Jersey: 27				\$456,712,315		77,906	

NEW MEXICO MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
808	U.S. EAGLE	Albuquerque	NM	843,762,663	Asian American, Black American,	80,485	No

964	SOUTHWEST	Albuquerque	NM	56,456,466	Hispanic American, Native American	5,180	No
62573	RIO GRANDE	Albuquerque	NM	260,927,190	Hispanic American, Native American	28,016	Yes
62841	BELEN RAILWAY EMPLOYEES	Belen	NM	26,776,643	Hispanic American, Native American	1,967	No
9566	EDDY	Carlsbad	NM	56,881,241	Hispanic American	6,396	No
61946	RINCONES PRESBYTERIAN	Chacon	NM	3,364,579	Hispanic American	705	Yes
66097	CUBA	Cuba	NM	13,040,203	Hispanic American, Native American	2,169	Yes
16754	FOUR CORNERS	Kirtland	NM	26,255,382	Native American	5,231	Yes
60467	ZIA	Los Alamos	NM	131,636,776	Hispanic American	12,989	No
62289	ST. GERTRUDE'S	Mora	NM	1,601,580	Hispanic American	603	Yes
66252	QUESTA	Questa	NM	7,600,326	Hispanic American	926	Yes
7999	TELCO ROSWELL NEW MEXICO	Roswell	NM	7,280,539	Hispanic American	1,259	Yes
65513	STATE EMPLOYEES	Santa Fe	NM	412,224,230	Hispanic American, Native American	39,316	No
66149	GUADALUPE	Santa Fe	NM	137,272,020	Hispanic American	15,730	Yes
1838	FORT BAYARD	Silver City	NM	4,893,373	Hispanic American	1,176	Yes
Total No. of Minority Depository Institutions for New Mexico: 15				\$1,989,973,211		202,148	

NEW YORK MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
5263	ST. AUGUSTINE PRESBYTERIAN	Bronx	NY	102,350	Black American, Hispanic American	117	Yes
19907	BETHEX	Bronx	NY	12,951,096	Black American, Hispanic American	5,584	Yes
24740	LOVE GOSPEL ASSEMBLY	Bronx	NY	108,399	Black American, Hispanic American	216	Yes
24784	NEW COVENANT DOMINION	Bronx	NY	1,571,580	Asian American, Black American, Hispanic American	1,198	Yes
7504	CONCORD	Brooklyn	NY	8,948,195	Black American	1,291	Yes
12085	CORNERSTONE BAPTIST CHURCH	Brooklyn	NY	123,775	Black American	238	Yes
15067	TRANSFIGURATION PARISH	Brooklyn	NY	7,062,556	Hispanic American	2,356	Yes
15129	EPIPHANY	Brooklyn	NY	175,659	Hispanic American	76	Yes
17358	GOOD COUNSEL	Brooklyn	NY	459,059	Black American, Hispanic American	191	Yes
18858	SPC BROOKLYN	Brooklyn	NY	475,774	Black American	330	Yes
20419	BYKOTA	Brooklyn	NY	1,421,429	Black American	959	Yes
23888	BEREA	Brooklyn	NY	143,970	Black American	299	Yes
24642	BROOKLYN COOPERATIVE	Brooklyn	NY	19,707,122	Asian American, Black American, Hispanic American	5,822	Yes
24790	BEULAH	Brooklyn	NY	172,787	Black American	196	Yes
21355	ST. JOHN UNITED	Buffalo	NY	1,198,788	Black American	1,472	Yes

22226	FIRST BAPTIST CHURCH	East Elmhurst	NY	356,942	Black American	183	Yes
4246	FAR ROCKAWAY POSTAL	Far Rockaway	NY	604,585	Black American	99	No
23503	KOREAN AMERICAN CATHOLICS	Flushing	NY	25,699,998	Asian American	2,543	No
23658	PAUL QUINN	Flushing	NY	324,821	Black American	169	Yes
24598	VARICK MEMORIAL	Hempstead	NY	380,262	Black American	254	Yes
22344	QUEENS CLUSTER	Hicksville	NY	338,649	Black American	89	Yes
20885	MEDISYS EMPLOYEES	Jamaica	NY	26,787,703	Asian American, Black American, Hispanic American	3,934	No
23317	LAST	Long Island City	NY	161,340	Asian American, Black American, Hispanic American	436	Yes
24823	URBAN UPBOUND	Long Island City	NY	751,018	Black American	1,155	Yes
132	MOUNT VERNON NY POSTAL EMPLOYEES	Mount Vernon	NY	1,857,386	Black American	351	No
19775	GREATER CENTENNIAL	Mount Vernon	NY	304,958	Black American	267	Yes
165	NEW YORK STATE EMPLOYEES	New York	NY	2,215,182	Black American	1,190	Yes
798	TRANSIT AUTHORITY DIVISION B	New York	NY	5,210,072	Black American, Hispanic American	1,759	No
1343	EMPIRT 207	New York	NY	4,128,929	Black American, Hispanic American	770	No
3714	UNIVERSITY SETTLEMENT	New York	NY	742,533	Asian American, Hispanic American	207	Yes
4170	ABYSSINIAN BAPTIST CHURCH	New York	NY	1,039,280	Black American	351	Yes
5022	ST. MARKS	New York	NY	205,974	Black American, Hispanic American	129	Yes
5127	CHURCH OF THE MASTER	New York	NY	655,679	Black American	354	Yes
5655	UNION CONGREGATIONAL	New York	NY	286,160	Black American	134	Yes
7172	ST. PHILIP'S CHURCH	New York	NY	1,601,490	Black American	410	Yes
8950	ALL SOULS	New York	NY	251,400	Black American	170	Yes
11380	FIDELIS	New York	NY	322,949	Black American	292	Yes
16532	BOOTSTRAP	New York	NY	692,392	Hispanic American	45	No
20060	N.U.L.	New York	NY	434,906	Black American	98	Yes
20495	TRANSFIGURATION MANHATTAN	New York	NY	105,762	Black American, Hispanic American	138	Yes
22032	ENTERTAINMENT INDUSTRIES	New York	NY	13,199,572	Black American, Hispanic American	1,720	Yes
23177	SOUTHERN BAPTIST CHURCH OF NEW YORK	New York	NY	215,239	Black American	100	Yes
23958	NEW YORK UNIVERSITY	New York	NY	17,070,062	Asian American, Black American, Hispanic American	4,449	Yes
23967	65 FAMILY	New York	NY	2,271,687	Black American, Hispanic American	975	Yes
24232	LOWER EAST SIDE PEOPLE'S	New York	NY	46,094,801	Black American, Hispanic American	8,363	Yes
24670	1199 SEIU	New York	NY	61,979,209	Asian American, Black American, Hispanic American	28,035	Yes
60153	MUNICIPAL	New York	NY	2,190,983,607	Asian American, Black American, Hispanic American, Native American	376,290	No

63906	EMPIRE BR 36 NATL ASSOC OF LE CARR	New York	NY	5,191,508	Asian American, Black American, Hispanic American	1,937	No
18528	SAINT JOHN A M E	Niagara Falls	NY	193,370	Black American, Hispanic American	205	Yes
4441	SING SING EMPLOYEES	Ossining	NY	7,139,020	Hispanic American	1,374	Yes
15080	ROCKLAND EMPLOYEES	Spring Valley	NY	29,227,301	Black American, Hispanic American	5,281	No
21831	TRANSIT	Valley Stream	NY	14,072,822	Asian American, Black American, Hispanic American	4,627	Yes
16790	UNION BAPTIST GREENBURGH	White Plains	NY	323,583	Black American	296	Yes
63918	YONKERS POSTAL EMPLOYEES	Yonkers	NY	7,832,792	Black American	549	No
Total No. of Minority Depository Institutions For New York: 54				\$2,525,877,482		470,073	

NORTH CAROLINA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	City	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
68593	FIRST LEGACY COMMUNITY	Charlotte	NC	37,025,033	Black American	9,070	Yes
24802	SELF-HELP	Durham	NC	607,509,441	Hispanic American	61,085	Yes
63595	MOUNT VERNON BAPTIST CHURCH	Durham	NC	181,473	Black American	315	No
68430	LATINO COMMUNITY	Durham	NC	193,036,796	Hispanic American	57,521	Yes
64034	GREATER KINSTON	Kinston	NC	11,090,265	Black American	4,962	Yes
19826	SHAW UNIVERSITY	Raleigh	NC	573,187	Black American	141	Yes
Total No. of Minority Depository Institutions for North Carolina: 6				\$849,416,195		133,094	

OHIO MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
24646	STARK METROPOLITAN HOUSING AUTHORIT	Canton	OH	1,455,121	Black American	1,555	Yes
6207	CARMEL BROTHERHOOD	Cincinnati	OH	234,295	Black American	149	Yes
18562	MT ZION WOODLAWN	Cincinnati	OH	105,354	Black American	253	Yes
3240	R T A BROOKLYN	Cleveland	OH	7,554,727	Asian American	2,297	No
13149	GREATER ABYSSINIA	Cleveland	OH	441,787	Black American	444	Yes
17555	STEEL VALLEY	Cleveland	OH	32,197,244	Black American, Hispanic American	6,787	Yes
22151	CLEVELAND CHURCH OF CHRIST	Cleveland	OH	213,869	Black American	517	Yes
61622	CORY METHODIST CHURCH	Cleveland	OH	1,766,149	Black American	707	Yes
66860	CIVIL SERVICE EMPLOYEES ASSOCIATION	Cleveland	OH	6,384,435	Black American	2,819	No
2538	RTA HAYDEN	E Cleveland	OH	1,686,322	Black American	669	Yes
21226	PROMEDICA	Toledo	OH	50,886,089	Asian American, Black American, Hispanic American	7,123	Yes
24578	TOLEDO URBAN	Toledo	OH	5,533,501	Black American	2,207	Yes
68603	NUEVA ESPERANZA COMMUNITY	Toledo	OH	1,537,600	Hispanic American, Native American	510	Yes
14469	YHA SOUTH UNIT	Youngstown	OH	1,601,801	Black American	517	Yes
Total No. of Minority Depository Institutions for Ohio: 14				\$111,598,294		26,554	

OKLAHOMA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	City	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
10283	THE FOCUS	Oklahoma City	OK	102,598,136	Asian American, Black American, Hispanic American, Native American	10,813	Yes
65774	TEACHERS	Oklahoma City	OK	6,814,588	Asian American, Black American, Hispanic American, Native American	2,673	No
14610	MORNING STAR	Tulsa	OK	514,257	Black American	448	Yes
60696	FIRE FIGHTERS	Tulsa	OK	36,866,822	Black American, Hispanic American, Native American	3,186	No
Total No. of Minority Depository Institutions for Oklahoma: 4				\$146,793,803		17,120	

PENNSYLVANIA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
3122	CHESTER UPLAND SCHOOL EMPLOYEES	Chester	PA	881,521	Black American	473	Yes
24016	BETHANY BAPTIST CHRISTIAN	Chester	PA	75,574	Black American	92	Yes
20839	MORNING STAR BAPTIST	Clairton	PA	561,217	Black American	374	Yes
23640	FIRST BAPTIST CHURCH OF DARBY	Darby	PA	65,789	Black American	119	Yes
2822	LANCASTER PA FIREMEN	Lancaster	PA	867,171	Black American, Hispanic American	437	No
3297	PHILADELPHIA MINT	Philadelphia	PA	865,200	Black American	361	Yes
11783	S I PHILADELPHIA	Philadelphia	PA	237,066	Black American	170	Yes
12447	BRIGHT HOPE	Philadelphia	PA	426,529	Black American	459	Yes
13234	S M	Philadelphia	PA	103,298	Black American	110	Yes
14430	WESLEY AME ZION	Philadelphia	PA	114,953	Black American	211	Yes
16525	MOUNT CARMEL BAPTIST	Philadelphia	PA	830,434	Black American	374	Yes
16728	PINN MEMORIAL	Philadelphia	PA	229,059	Black American	406	Yes
17269	HOLY TRINITY BAPTIST	Philadelphia	PA	20,731	Black American	90	Yes
17772	HOLSEY TEMPLE	Philadelphia	PA	45,178	Black American	116	Yes
17885	TRANSIT WORKERS	Philadelphia	PA	20,930,950	Black American, Hispanic American	5,907	Yes
19046	ST. PAULS	Philadelphia	PA	123,527	Black American	185	Yes
19770	WARD	Philadelphia	PA	137,326	Black American	142	Yes
21535	THE TRIUMPH BAPTIST	Philadelphia	PA	378,211	Black American	423	Yes
22007	WAYLAND TEMPLE BAPTIST	Philadelphia	PA	227,291	Black American	219	Yes
22312	C. B. C.	Philadelphia	PA	169,508	Black American	225	Yes
23037	WHITE ROCK	Philadelphia	PA	770,525	Black American	187	No
24104	TROUVAILLE	Philadelphia	PA	1,543,293	Black American, Hispanic American	1,369	Yes

24266	M.A.B.C.	Philadelphia	PA	133,288	Black American	205	Yes
24853	NEW LIFE	Philadelphia	PA	512,420	Black American	891	Yes
20354	HILL DISTRICT	Pittsburgh	PA	4,345,317	Black American	2,633	Yes
61035	SWINDELL-DRESSLER	Pittsburgh	PA	6,035,543	Asian American, Black American	639	No
10687	HORIZON	Williamsport	PA	64,333,769	Black American, Hispanic American	10,168	No
4871	E R R L	Wyndmoor	PA	1,447,453	Black American, Hispanic American	306	No
Total No. of Minority Depository Institutions for Pennsylvania: 28				\$106,412,141		27,291	

PUERTO RICO MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
7347	BORINQUEN COMMUNITY	Aguadilla	PR	17,852,150	Hispanic American	2,677	Yes
11261	V. SUAREZ EMPLOYEES	Bayamon	PR	412,920	Hispanic American	210	Yes
14600	GOLMAR	Bayamon	PR	365,065	Hispanic American	52	No
21773	CLARET	Bayamon	PR	234,501	Hispanic American	25	Yes
13939	PUERTO RICO	Caparra	PR	131,762,143	Hispanic American	19,770	Yes
11246	BORINQUEN SUR	Penuelas	PR	10,025,311	Hispanic American	3,048	Yes
13785	GLAMOUR COMMUNITY	Quebradillas	PR	3,166,864	Hispanic American	1,270	Yes
11477	UNIVERSAL COOP	Rio Grande	PR	22,662,177	Hispanic American	3,762	Yes
6918	VAPR	San Juan	PR	208,545,887	Hispanic American	18,421	Yes
7345	CARIBE	San Juan	PR	307,471,905	Hispanic American	27,865	Yes
Total No. of Minority Depository Institutions for Puerto Rico: 10				\$702,498,923		77,100	

SOUTH CAROLINA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
10875	CHARLESTON COUNTY TEACHERS	Charleston	SC	1,624,192	Black American	942	Yes
17655	C O	Charleston	SC	2,015,012	Black American	398	Yes
19619	TRINITY BAPTIST CHURCH	Florence	SC	2,442,203	Black American	185	Yes
22530	PEE DEE	Florence	SC	26,682,861	Black American	6,516	Yes
24856	COMMUNITYWORKS	Greenville	SC	1,148,630	Black American, Hispanic American	622	Yes
13472	BERKELEY COMMUNITY	Moncks Corner	SC	10,145,907	Black American	2,497	Yes
1397	EDISTO	Orangeburg	SC	24,861,122	Hispanic American, Native American	3,580	Yes
60752	SUMTER CITY	Sumter	SC	3,082,507	Black American	843	No
24623	BROOKLAND	West Columbia	SC	3,442,842	Black American	1,259	Yes
Total No. Of Minority Depository Institutions For South Carolina: 9				\$75,445,276		16,842	

SOUTH DAKOTA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	City	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
23309	SISSETON-WAHPETON	Agency Village	SD	6,203,579	Native American	1,687	Yes

24847	LAKOTA	Kyle	SD	4,493,860	Native American	2,108	Yes
Total No. of Minority Depository Institutions for South Dakota: 2				\$10,697,439		3,795	

TENNESSEE MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
15433	MEMPHIS MUNICIPAL EMPLOYEES	Memphis	TN	13,133,069	Black American	2,642	Yes
20722	I TRUST	Memphis	TN	18,393,153	Black American	3,192	No
6667	TSU	Nashville	TN	1,560,332	Black American	460	Yes
67990	N.G.H.	Nashville	TN	7,234,419	Black American	2,556	Yes
Total No. of Minority Depository Institutions for Tennessee: 4				\$40,320,973		8,850	

TEXAS MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
68010	ALPINE COMMUNITY	Alpine	TX	15,479,288	Hispanic American	2,039	Yes
24605	MOUNT OLIVE BAPTIST CHURCH	Arlington	TX	5,718,032	Black American	1,157	No
15563	BAYCEL	Bay City	TX	50,028,580	Hispanic American	3,914	No
17105	PEAR ORCHARD	Beaumont	TX	917,218	Black American	339	Yes
67501	S A F E	Beaumont	TX	11,093,199	Black American	2,133	Yes
67574	BEAUMONT COMMUNITY	Beaumont	TX	26,599,404	Black American, Hispanic American	3,894	No
13873	BROWNFIELD	Brownfield	TX	12,147,383	Black American, Hispanic American	3,000	No
850	VALLEY	Brownsville	TX	61,355,723	Hispanic American	10,616	No
20392	BROWNSVILLE CITY EMPLOYEES	Brownsville	TX	6,525,860	Hispanic American	1,592	Yes
21788	VALWOOD PARK	Carrollton	TX	20,769,213	Black American, Hispanic American	4,757	No
4060	GULF COAST	Corpus Christi	TX	179,201,394	Hispanic American	10,870	Yes
5450	HOMEPORT	Corpus Christi	TX	16,333,092	Hispanic American	2,757	Yes
12426	IBEW LU 278	Corpus Christi	TX	2,688,133	Hispanic American	887	Yes
61306	CORPUS CHRISTI CITY EMPLOYEES	Corpus Christi	TX	51,105,125	Hispanic American	6,933	No
67578	NCE	Corpus Christi	TX	4,925,981	Hispanic American	1,142	No
67658	MEMBERS FIRST	Corpus Christi	TX	113,520,804	Hispanic American	11,560	No
67963	CORPUS CHRISTI POSTAL EMPLOYEES	Corpus Christi	TX	14,632,099	Hispanic American	2,036	No
68300	SOUTH TEXAS AREA RESOURCES	Corpus Christi	TX	43,502,800	Hispanic American	5,352	No
68626	SUNTIDE CREDIT UNION	Corpus Christi	TX	93,728,770	Hispanic American	8,226	Yes
5497	TEXAS	Dallas	TX	62,456,057	Black American	8,653	No
12108	GOOD STREET BAPTIST CHURCH	Dallas	TX	974,104	Black American	669	Yes
12859	FAITH COOPERATIVE	Dallas	TX	415,643	Black American	507	Yes
22157	SOUTHWEST AIRLINES	Dallas	TX	375,165,005	Black American, Hispanic American	43,450	No
24804	OAK CLIFF CHRISTIAN	Dallas	TX	4,212,241	Black American	1,633	No

67413	TEXAS HEALTH RESOURCES	Dallas	TX	18,286,727	Asian American, Black American, Hispanic American	3,781	No
68439	RESOURCE ONE	Dallas	TX	418,391,349	Black American, Hispanic American	51,122	Yes
24304	BORDER	Del Rio	TX	138,934,757	Asian American, Black American, Hispanic American, Native American	23,767	Yes
5547	SECURITY FIRST	Edinburg	TX	383,101,682	Hispanic American	53,013	Yes
66366	EDINBURG TEACHERS	Edinburg	TX	85,522,776	Hispanic American	13,060	Yes
856	MOUNTAIN STAR	El Paso	TX	26,612,808	Hispanic American	4,492	Yes
1409	EL PASO AREA TEACHERS	El Paso	TX	530,869,537	Asian American, Black American, Hispanic American	50,887	Yes
1792	EVOLVE	El Paso	TX	331,411,988	Hispanic American	36,889	Yes
2115	ONE SOURCE	El Paso	TX	92,618,523	Hispanic American	12,966	Yes
5929	TIP OF TEXAS	El Paso	TX	22,871,521	Hispanic American	3,993	Yes
7224	GOLDEN KEY	El Paso	TX	60,686,893	Hispanic American	5,497	Yes
10174	FIRSTLIGHT	El Paso	TX	878,231,673	Hispanic American	106,037	Yes
60058	GECU	El Paso	TX	2,164,808,574	Hispanic American	331,714	Yes
10843	ALL SAINTS CATHOLIC	Fort Worth	TX	573,061	Hispanic American	163	Yes
9843	FRIONA TEXAS	Friona	TX	12,185,901	Hispanic American	1,913	Yes
7092	GALVESTON SCHOOL EMPLOYEES	Galveston	TX	3,633,373	Black American, Hispanic American	1,131	Yes
11927	COASTAL COMMUNITY	Galveston	TX	59,682,352	Black American, Hispanic American	8,989	Yes
60307	GRAND PRAIRIE	Grand Prairie	TX	15,049,294	Black American, Hispanic American	2,453	No
61734	RIO GRANDE VALLEY CREDIT UNION	Harlingen	TX	83,726,262	Hispanic American	16,140	Yes
15817	PILGRIM CUCC	Houston	TX	1,369,354	Black American	385	Yes
17067	OUR MOTHER OF MERCY PARISH HOUSTON	Houston	TX	2,492,171	Black American	755	Yes
18218	TEXAS LEE	Houston	TX	248,554	Asian American	90	No
21029	PORT OF HOUSTON WAREHOUSE	Houston	TX	4,254,172	Black American	349	No
24324	MET TRAN	Houston	TX	8,799,837	Black American	2,653	Yes
24463	BRENTWOOD BAPTIST CHURCH	Houston	TX	1,075,811	Black American	1,027	Yes
24570	HOUSTON METROPOLITAN	Houston	TX	48,095,524	Black American, Hispanic American	12,354	Yes
24769	EMPOWERMENT COMMUNITY DEVELOPMENT	Houston	TX	1,495,842	Black American	777	Yes
66582	P.I.E.	Houston	TX	13,968,768	Black American, Hispanic American	1,406	No
67910	MARTIN LUTHER KING	Houston	TX	317,986	Black American	430	No
68529	LIGHT COMMERCE	Houston	TX	2,688,175	Black American	831	Yes
24532	COVENANT SAVINGS	Killeen	TX	2,722,629	Black American	1,408	Yes



1879	KINGSVILLE COMMUNITY	Kingsville	TX	15,065,433	Hispanic American	1,859	Yes
15117	KINGSVILLE AREA EDUCATORS	Kingsville	TX	21,048,860	Hispanic American	3,133	Yes
14734	LA JOYA AREA	La Joya	TX	51,878,780	Hispanic American	16,845	Yes
16813	CAPROCK	Lamesa	TX	29,132,600	Hispanic American	3,272	Yes
7024	SOUTH TEXAS REGIONAL	Laredo	TX	6,906,972	Hispanic American	1,296	Yes
11011	LAREDO	Laredo	TX	132,540,815	Hispanic American	20,592	Yes
12472	LAREDO FIRE DEPARTMENT	Laredo	TX	11,025,986	Hispanic American	1,305	Yes
67579	TEX MEX	Laredo	TX	10,914,533	Hispanic American	2,776	Yes
10776	TEACHERS ALLIANCE	Longview	TX	1,418,687	Black American	568	Yes
8237	SOUTH TEXAS	McAllen	TX	45,405,294	Hispanic American	7,333	Yes
67642	MTCU	Midland	TX	115,500,448	Asian American, Black American, Hispanic American	8,753	No
14166	COCHRAN COUNTY SCHOOLS	Morton	TX	5,009,120	Black American, Hispanic American	711	Yes
60533	SOUTHWEST HERITAGE	Odessa	TX	115,884,349	Hispanic American	9,216	Yes
67592	WEST TEXAS EDUCATORS	Odessa	TX	55,800,367	Black American, Hispanic American	5,117	Yes
20267	FRIJO COUNTY	Pearsall	TX	6,019,165	Hispanic American	1,498	No
4148	HIGHWAY DISTRICT 21	Pharr	TX	40,667,030	Hispanic American	4,119	Yes
10994	NAFT	Pharr	TX	71,975,787	Hispanic American	10,117	Yes
7023	PORT ARTHUR COMMUNITY	Port Arthur	TX	19,776,332	Asian American, Black American, Hispanic American	2,533	Yes
2077	PRAIRIE VIEW	Prairie View	TX	4,766,472	Black American	805	Yes
5935	COWBOY COUNTRY	Premont	TX	14,708,769	Hispanic American	2,135	Yes
13765	QUEMADO	Quemado	TX	1,252,735	Hispanic American	490	Yes
6012	BLUE CROSS TEXAS	Richardson	TX	37,307,067	Asian American, Black American, Hispanic American	3,918	No
18559	STARR COUNTY TEACHERS	Rio Grande City	TX	27,963,525	Hispanic American	4,959	Yes
926	RIVER CITY	San Antonio	TX	120,895,470	Hispanic American	13,907	Yes
2825	DIVISION 694 MOTOR COACH EMP	San Antonio	TX	2,880,946	Black American, Hispanic American	1,493	Yes
2995	ALAMO	San Antonio	TX	47,400,074	Hispanic American	5,677	Yes
3064	SELECT	San Antonio	TX	37,310,571	Hispanic American	5,452	Yes
4015	GENERATIONS COMMUNITY	San Antonio	TX	550,600,310	Asian American, Black American, Hispanic American	50,937	Yes
15973	EXPRESS-NEWS	San Antonio	TX	7,613,451	Hispanic American	1,199	Yes
23184	TEXAS ASSOCIATIONS OF PROFESSIONALS	San Antonio	TX	29,464,120	Hispanic American	2,696	No
61267	TEXAS WORKFORCE	San Antonio	TX	10,272,871	Hispanic American	1,229	Yes
24384	NIZARI PROGRESSIVE	Sugar Land	TX	109,651,826	Asian American	10,596	No
24818	PIONEER MUTUAL	Sugar Land	TX	119,585,147	Asian American	7,469	No
5555	WACONIZED	Waco	TX	4,573,844	Black American	559	Yes
Total No. of Minority Depository Institutions for Texas: 89				\$8,470,440,778		1,103,152	

UTAH MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
67163	SAN JUAN	Blanding	UT	16,689,596	Native American	4,226	Yes

67005	NATIONAL J. A. C. L.	Salt Lake City	UT	29,945,811	Asian American	3,919	No
Total No. of Minority Depository Institutions for Utah: 2				\$46,635,407		8,145	

VIRGINIA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
1407	DEMOCRACY	Alexandria	VA	154,575,506	Black American	17,960	Yes
24640	MOUNT PLEASANT BAPTIST CHURCH	Alexandria	VA	156,148	Black American	121	No
16172	QUEEN OF PEACE ARLINGTON	Arlington	VA	2,443,090	Asian American, Black American, Hispanic American	430	Yes
10636	BRUNSWICK COUNTY TEACHERS	Lawrenceville	VA	683,431	Black American	377	Yes
19416	GLAMORGAN EMPLOYEES	Lynchburg	VA	1,040,785	Black American	229	No
11951	NORFOLK MUNICIPAL	Norfolk	VA	26,411,446	Black American	2,867	No
22049	PORT OF HAMPTON ROADS ILA	Norfolk	VA	6,669,822	Black American	1,870	Yes
66896	PETERSBURG FED REF CREDIT UNION INC	North Prince Ge	VA	3,730,972	Black American	746	No
4833	PORTSMOUTH SCHOOLS	Portsmouth	VA	2,273,912	Black American	1,500	Yes
16970	PORTSMOUTH VA CITY EMPLOYEES	Portsmouth	VA	1,978,677	Black American	832	Yes
23114	NEW BETHEL	Portsmouth	VA	101,630	Black American	172	Yes
1282	RICHMOND HERITAGE	Richmond	VA	7,041,902	Black American	1,917	Yes
24616	TBC	Richmond	VA	125,854	Black American	134	Yes
60111	CADMUS CREDIT UNION INCORPORATED	Richmond	VA	2,123,150	Black American	597	No
66929	THE RICHMOND POSTAL CREDIT UNION IN	Richmond	VA	74,827,705	Black American	7,178	No
11986	HIGH STREET BAPTIST CHURCH	Roanoke	VA	1,827,880	Black American	304	Yes
23760	HALIFAX COUNTY COMMUNITY	South Boston	VA	6,956,734	Black American	4,561	Yes
3029	VIRGINIA STATE UNIVERSITY	South Chesterfield	VA	8,643,044	Black American	2,310	Yes
5970	METROPOLITAN CHURCH	Suffolk	VA	7,906,977	Black American	1,872	No
21367	PLANTERS	Suffolk	VA	4,016,230	Black American	914	Yes
24535	FIRST BAPTIST CHURCH OF VIENNA (VA)	Vienna	VA	1,424,168	Black American	398	No
Total No. of Minority Depository Institutions for Virginia: 21				\$314,959,063		47,289	

U.S. VIRGIN ISLANDS MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
7970	ST. THOMAS	Charlotte Amalie	VI	53,945,051	Black American	6,685	Yes
23294	VITELCO EMPLOYEES	Charlotte Amalie	VI	2,187,609	Black American	417	Yes
7989	CHRISTIANSTED	Christiansted	VI	22,295,917	Black American	3,557	Yes
23811	MID-ISLAND	Christiansted	VI	8,716,640	Black American	2,819	Yes
8069	FREDERIKSTED	Frederiksted	VI	11,412,634	Black American	2,720	Yes

Total No. of Minority Depository Institutions for the U.S. Virgin Islands: 5	\$98,557,851	16,198
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WASHINGTON MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
12281	NORTHWEST BAPTIST	Seattle	WA	3,407,486	Black American	960	Yes
68304	LOWER VALLEY	Sunnyside	WA	95,875,756	Hispanic American	11,906	Yes
Total No. of Minority Depository Institutions for Washington: 2				\$99,283,242		12,866	

WEST VIRGINIA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
68112	W. VIRGINIA STATE CONVENTION	Hilltop	WV	201,236	Black American	155	Yes
Total No. of Minority Depository Institutions for West Virginia: 1				\$201,236		155	

WISCONSIN MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
24648	LCO	HAYWARD	WI	1,977,011	Native American	1,639	Yes
66806	GREATER GALILEE BAPTIST	MILWAUKEE	WI	200,111	Black American	129	Yes
68044	HOLY REDEEMER COMMUNITY OF SE WIS.	MILWAUKEE	WI	793,101	Black American	233	Yes
68533	CTK	MILWAUKEE	WI	184,500	Black American	400	Yes
Total No. of Minority Depository Institutions for Wisconsin: 4				\$3,154,723		2,401	

Total No. of Minority Depository Institutions : 651	\$37,933,902,459	4,475,554
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Appendix 2: Charter Enhancements to Minority Depository Institutions

APPROVED NEW LOW-INCOME DESIGNATION TO MINORITY DEPOSITORY INSTITUTIONS

State	City	Charter	Name	Date Approved
AL	Birmingham	64232	1 st Resource	6/29/2015
CA	Santa Ana	24520	Santa Ana	3/11/2015
CA	West Hollywood	17652	Cedars-Sinai	4/7/2015
CT	North Haven	23411	Connecticut	3/20/2015
DC	Washington	367	Pepco	3/2/2015
DC	Washington	4037	HUD	5/20/2015
DC	Washington	24262	Phi Beta Sigma	10/2/2014
IL	Decatur	20179	Antioch MB	1/20/2015
LA	New Orleans	60842	NAS JRB	12/9/2014
MD	Bowie	18271	Prince George's Community	4/28/2015
MD	Largo	7264	Money One	5/15/2015
MN	Minneapolis	24539	Transit Operations	4/8/2015
NJ	Camden	6015	Camden Police	5/19/2015
NM	Albuquerque	62573	Rio Grande	8/7/2014
SC	Greenville	24856	CommunityWorks	12/17/2014
TX	Dallas	68439	Resource One	1/6/2015
TX	Houston	68529	Light Commerce	7/23/2014
TX	Odessa	67592	West Texas Educators	4/30/2015
TX	San Antonio	61267	Texas Workforce	4/23/2015

Total Minority Depository Institutions: 19

APPROVED NEW CHARTER TO MINORITY DEPOSITORY INSTITUTIONS

State	City	Charter	Name	Date Approved
NY	Irving	24852	Seneca Nations of Indians	5/14/2015

Total Minority Depository Institutions: 1

APPROVED COMMUNITY CHARTER CONVERSION TO MINORITY DEPOSITORY INSTITUTIONS

State	City	Charter	Name	Date Approved
HI	Ewa	1987	Ewa	2/20/2015

Total Minority Depository Institutions: 1



APPROVED UNDERSERVED AREAS TO MINORITY DEPOSITORY INSTITUTIONS

State	City	Charter	Name	Date Approved
CT	Hartford	6733	Hartford Municipal Employees	3/13/2015
LA	Metairie	7376	Fleur-De-Lis	6/15/2015
Total Minority Depository Institutions: 2				

Appendix 3: Grants and Loans to Minority Depository Institutions

LOANS TO MINORITY DEPOSITORY INSTITUTIONS

State	City	Charter	Name	Loan Amount
NC	Durham	68430	Latino Community	\$250,000
Total Minority Depository Institutions: 1				\$250,000

URGENT NEED GRANTS TO MINORITY DEPOSITORY INSTITUTIONS

State	City	Charter	Name	Grant Purpose	Grant Amount
IL	Broadview	2467	Northside L	Building Repairs	\$6,833
PA	Philadelphia	14430	Wesley AME Zion	Building Repairs	\$6,886
SD	Kyle	24847	Lakota	Hardware/Equipment	\$7,500
Total Minority Depository Institutions: 3					\$21,219

GRANTS TO MINORITY DEPOSITORY INSTITUTIONS

State	City	Charter	Name	Initiative Awarded	Grant Amount
AL	Birmingham	16858	New Pilgrim	Student Internship	\$4,000
AL	Tuskegee	2791	Tuskegee	Training	\$3,000
AL	Mobile	11422	Progressive	Student Internship	\$4,000
CA	Los Angeles	24506	Episcopal Community	Student Internship	\$4,000
CA	Richmond	63630	Atchison Village	Training	\$3,000
CA	Santa Ana	24776	Comunidad Latina	Student Internship	\$4,000
CA	Soledad	13254	Corrections	Training	\$3,000
CO	Alamosa	63468	Valley Educators	Training	\$3,000
CT	Fairfield	24723	Fairfield County	CDFI/New Product/ Training	\$13,000
CT	Hartford	1863	Connecticut Transit Hartford Municipal	Training	\$3,000
CT	Hartford	6733	Employees	New Product	\$6,000
DC	Washington	367	PEPCO	Training	\$3,000
DC	Washington	13765	Quemado	Training	\$3,000
DC	Washington	16046	Hoya	Student Internship	\$4,000
DC	Washington	16411	DC	New Product	\$7,500
DC	Washington	20377	Peoples-Neighborhood	Student Internship/ Training	\$7,000
FL	Medley	1068	Compass Financial	CDFI	\$2,500
FL	Miami Lakes	24718	Jetstream	New Product	\$6,000
HI	Ewa Beach	1987	Ewa	New Product	\$5,000

HI	Fort Shafter	7594	Honea	New Product	\$7,500
HI	Honolulu	7521	NAVFAC	Training	\$3,000
HI	Honolulu	9115	Hotel and Travel Industry	New Product/ Training	\$9,000
HI	Honolulu	11494	Kuakini Medical and Dental	New Product/ Training	\$8,000
HI	Kahului	10399	Kahului	Training	\$3,000
HI	Kamuela	10938	Hawaii First	New Product/ Training	\$9,000
HI	Lahaina	2563	West Maui Community	Training	\$3,000
HI	Lanai	2953	Lanai	Training	\$3,000
HI	Hilo	5628	Independent Employers Group	Student Internship	\$4,000
IL	Chicago	2467	North Side L	Training	\$3,000
IL	Chicago	2566	Beverly Bus Garage	Student Internship	\$4,000
IL	Chicago	24704	South Side Community	Student Internship	\$4,000
IN	Merrillville	2711	Profinance	Student Internship	\$4,000
KY	Hopkinsville	11487	1 st Select	Training	\$3,000
LA	Alexandria	12225	Rapides	New Product	\$7,500
LA	Baton Rouge	2068	Southern Teachers & Parents	Training	\$3,000
LA	Opelousas	15261	St. Landry Parish	Training	\$3,000
LA	Plaquemine	12356	Iberville	Training	\$3,000
LA	Port Allen	12735	W B R T	New Product	\$7,500
LA	Shreveport	6109	Carver Branch	Training	\$3,000
LA	Shreveport	15589	Caddo Parish Teachers	New Product	\$7,500
MD	Silver Spring	24246	Mt. Jezreel	New Product	\$5,000
MS	Jackson	9567	MBHS	Training	\$3,000
NC	Durham	68430	Latino Community	New Product	\$5,000
NC	Kinston	64034	Greater Kinston Mercer County	Student Internship	\$4,000
NJ	Hamilton	1546	Improvement Authority	Training	\$3,000
NM	Mora	62289	St. Gertrude's	Training	\$3,000
NM	Questa	66252	Questa	Training	\$3,000
NY	Brooklyn	24790	Beulah	Student Internship/ Training	\$7,000
NY	Buffalo	21355	St. John United	Training	\$3,000
NY	East Elmhurst	22226	First Baptist Church	Training	\$3,000
NY	New York	23958	New York University	New Product	\$6,000
NY	New York	20060	N.U.L.	Student Internship t	\$4,000
NY	Valley Stream	21831	Transit	New Produc	\$5,000
OH	Youngstown	14469	YHA South Unit	Training	\$3,000

OK	Tulsa	14610	Morning Star	Training	\$3,000
PA	Philadelphia	24104	Trouville	Student Internship	\$4,000
SC	Greenville	24856	Communityworks	Student Internship	\$4,000
SC	Orangeburg	1397	Edisto	New Product	\$7,500
SC	West Columbia	24623	Brookland	New Product/ Training	\$10,500
SD	Kyle	24847	Lakota	Training	\$3,000
TX	Alpine	68010	Alpine Community	New Product	\$7,500
TX	Dallas	68436	New Mount Zion Baptist Church	Training	\$3,000
TX	El Paso	5929	Tip of Texas	Training	\$3,000
TX	Friona	9843	Friona Texas	Training	\$3,000
TX	Houston	24769	Empowerment Community Development	New Product	\$5,000
WI	Milwaukee	66806	Greater Galilee Baptist	Student Internship/ Training	\$7,000
Total Minority Depository Institutions: 66					\$307,500

